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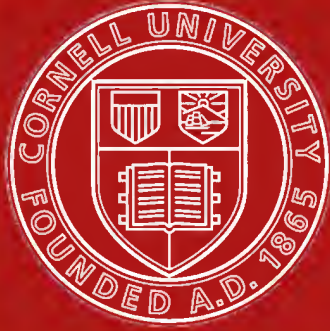


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The Valley of Opportunity

YEAR BOOK 1920

BINGHAMTON ENDICOTT JOHNSON CITY
PORT DICKINSON UNION



BINGHAMTON CHAMBER OF COMMERCE

BINGHAMTON, N. Y.

ADVISORY COMMITTEE

FRANK CIZEK WILLIAM M. MCLEAN D. WALKER WEAR

EDITOR AND PUBLISHER
CHARLES W. BALDWIN

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The Valley of Opportunity

THE blue and purple hills rim us round, here in the Valley of Opportunity.

Friendly sentinels, they stand rank on rank, rearing their shoulders to protect us from unfriendly blasts, smiling down upon us at our work and play in the Valley of Opportunity.

Two rivers, silver ribbons as seen from the hills, water our sunlit meadows where the cattle graze, uniting here to form a greater river which then sweeps onward to the sea.

Here we live as neighbors and friends, one hundred thousand strong, the folk of Binghamton, Johnson City, Endicott, Union and Port Dickinson, sister towns differing in name but bound inseparably together in work and interests.

Here we mow and water our close-clipped lawns and tend our little gardens. Here we gather on our own porches as the dusk falls, looking off at the encircling hills, chatting with friendly neighbors, listening to the voices of the children at play.

Here we alternately toil and rest, strive and enjoy the fruits of striving, love and hate, quarrel and make up. For we are as other folk, here in the Valley of Opportunity, and have our share of the frailties common to mankind. But there is a spirit at work here in the valley like leaven in bread, a spirit which binds together men in business and men in the professions, a spirit which makes them forget their differences and stand together, when the time comes, for the community they love. We call it sometimes the spirit of co-operation, sometimes the community spirit.

Why should we not have pride in this valley of ours?

Sixty miles away, as the crow flies, the rock-seamed hills are interlaced with the greatest veins of coal in all America. This is quickly brought to our doors to turn the wheels in hundreds of factories, the products of which are so stable and diversified that, no matter what befalls in the way of hard times or good, we still keep busily at work.

And ribbons of steel, paralleling the silver rivers, link us closely with the seaboard, 200 miles away, with the cities of the West, with all the sister communities of the state, with the smoking mills of New England. To our gates are quickly and cheaply brought the raw products we need to fashion the things we make, and our own manufactures are borne swiftly to places far and near.

Yet with all our industries we have a spotless community, here in the Valley of Opportunity. The business buildings, some of them very tall, look always as though old Mother Bingham had taken them, brick by brick, and scrubbed them till they shone. And in our lawns and gardens and flowers and maples and elms we take an almost painful pride.

In the last 12 months 8,000 persons, more or less—5,000 in the City of Binghamton alone—have been drawn here from other communities and joined their fortunes with ours. It is the purpose of this book to tell of life here so attractively, yet so truthfully, that many others may be attracted here and so learn by happy experience what life means in the Valley of Opportunity.

C. W. B.



Pulsing heart of the valley—Business district of Binghamton as seen from an airplane

The Valley in a Nutshell

[This publication is issued in the interests of a better knowledge of the community—Binghamton, Endicott, Johnson City, Port Dickinson and Union, Broome County, New York—and there are certain statistics which should be well understood while considering the story of the community. Here is a list of community statistics, and, as Binghamton is the larger population center of the group, another list with reference to Binghamton alone.]

THE COMMUNITY HAS—

A population of 110,000.
258 factories employing 33,000 workers.
Approximately 15,000 making shoes.
3,000 making cigars and tobacco.
1,200 silk.
700, workmen's clothing.
800, cameras and films.
900, valves.
1,200 time clocks and computing and tabulating machinery.
700, furniture.
700, drop forgings, stampings and automobile hardware.
150, automobile tires.
150, candy.
300, washing machines.
125, bottles.
250, sash, doors and interior trim.
250, proprietary medicine.
200, cigar boxes.
350, tin cans.
150, employed as bakers.
150, employed in milling and grain interests.
Remainder employed in diversified industries as shown in our classified directory.

The payroll for this group is between 48 and 50 million dollars a year, and the manufactured product valued around 160 million dollars.

A wonderful spirit of consideration by employe for employer and a like consideration of employer for employe.

THE COMMUNITY HAS—

Three distinct water systems properly serving sub-divisions.

State highways, macadam, brick and concrete, connecting all points.

One-third of the population of the United States within 300 miles.

Fourteen parks with an area of 424 acres.

Fifty and forty-four one-hundredths miles of street railway.

Main lines of the Erie, Lackawanna and D. & H.

railroads, as well as the Syracuse division and Utica division of the Lackawanna.

State highway trunk routes four and seven, connecting it with Buffalo, New York and Albany.

Day and night taxi service.

The distinction of having had the first Farm Bureau in the United States, showing our interest in agricultural production as well as in industry.

The distinction of Broome County marketing \$1,750,000 worth of milk in 1919.

Eighty-two per cent. of our home occupants owning their own homes.

Twelve stations fully equipped for fire protection.

THE COMMUNITY HAS—

Two state banks.

Three savings banks.

Four national banks.

Two trust companies.

Two private banks.

Three building and loan associations.

Two second mortgage financing corporations.

Four public libraries.

Twenty-one clubs and social organizations.

Twenty-three public halls.

Six news publications.

Seven well equipped hospitals.

Two homes for aged and infirm persons.

One county tuberculosis hospital.

One state institution for the insane.

Two commercial schools.

Two excellent training schools for nurses.

Twenty-eight public school buildings.

Five private schools.

One girls' finishing school.

Practical Bible Training School.

15,000 school children.

Four orphanage homes.

Five large capacity theaters.

Fourteen photoplay houses.

One of the best baseball parks in the United States.

One of the finest half-mile race tracks.



Elms of luxuriant foliage shading velvety lawns make Court House Square, Binghamton, a spot of beauty in the

THE COMMUNITY HAS—

Seventy churches of which there are—
 Nine Baptist.
 Ten Presbyterian.
 Thirteen Methodist.
 Ten Roman Catholic.
 Five Episcopal.
 Two African M. E.
 Three Congregational.
 Three Lutheran.
 The others maintain service for the—
 Adventists.
 Armenians.
 Scientists.
 German.
 Greek.
 Jewish.
 Lithuanian.
 Russian Orthodox.
 Evangelical.
 Undenominational.
 Christian.
 Missionary Alliance.

THE COMMUNITY HAS—

Approximately 3,000 Masons.
 Four blue lodges.

One chapter R. A. M.
 Malta Commandery, Knights Templar.
 Otseningo Body of Scottish Rite.
 Distinction of being the home of Kalurah Temple of the Mystic Shrine.
 Eleven different organizations of the Odd Fellows.
 Two lodges Knights of Columbus.
 One lodge B. P. O. Elks.
 Rotary Club.
 Kiwanis Club.
 Zonta Club.
 American Legion.
 Three divisions and one ladies' auxiliary, Ancient Order of Hibernians.
 Three divisions of the A. O. K. Mystic Chain.
 Catholic Benevolent Legion.
 Catholic Fraternal Alliance.
 Catholic Knights of America.
 Four C. M. B. Associations.
 Two C. R. & B. Associations.
 Two councils Daughters of America.
 Daughters of the American Revolution.
 Daughters of Veterans.
 Daughters of Isabella.
 Eight divisions Improved Order of Red Men.
 Four divisions Daughters of Pocahontas.
 Two Fraternal Order of Eagles.
 Three posts and three relief corps of the G. A. R.



heart of the city. At the left is the Security Mutual Building and at the right the People's Trust Company Building.

Four Hebrew societies.
 Independent Order of Foresters.
 Italian Society.
 Two lodges Knights of the Maccabees.
 Two lodges Ladies of the Maccabees.
 Knights of Pythias.
 Loyal Order of Moose.
 Three lodges Modern Woodmen of America.
 National Protective Legion.
 Patrons of Husbandry.
 Patriotic Order of America.
 Patriotic Order Sons of America.
 Protective Home Circle.
 Royal Arcanum.
 Royal Neighbors of America.
 Sons of St. George.
 Spanish War Veterans.
 Two camps Woodmen of the World.
 Camp Sons of Veterans.
 One Ladies' Auxiliary Camp Sons of Veterans.
 Boy Scouts of America.
 County Bar Association.
 County Homeopathic Society.
 County Medical Society.
 County Red Cross Society.
 County Undertakers' Association.
 County Sportsmen's Association.
 Child Welfare Association.
 Firemen's Benevolent Association.

Engineers' Society.
 Teachers' Association.
 Milk Producers' Association.
 Academy of Medicine.
 Dental Society.
 Branch National Association of Letter Carriers.
 United Commercial Travelers.

BINGHAMTON HAS—

A population of 66,800 by the 1920 federal census, showing an increase of 37.9 per cent. in 10 years.

An increase of 5,000 in 1919.

City-owned water works system.

Thirty-four miles of paved streets.

Eighty-two and four-tenths miles sewage system.

An elevation above sea level of 800 feet.

An adequate coal supply, being 60 miles from the anthracite fields and 80 miles in another direction from the bituminous.

A commercially producing gas plant.

A commercially operated electricity producing plant.

Five deliveries of mail in the business district and two in the residential district daily.

Six-cent trolley fare.

Postal savings deposits of \$150,000.

The record of an increase in postoffice receipts of 56 per cent. in 10 years.

A yearly total of money orders amounting in value to more than \$1,750,000 issued and paid.

Parcel post packages numbering 1,203,888 handled in 1919.

BINGHAMTON HAS—

A High School representing an investment of three-quarters of a million dollars, with auditorium seating 1,500.

A school system recognized as one of the best in the United States.

One telephone to every seven persons.

One wage-earner in every three.

One automobile to every 14.

A daily per capita water consumption of 73.48 gallons, showing that our workers enjoy conveniences and sanitation.

A maximum water rate of 7½ cents the hundred cubic feet, lowest among the larger cities of New York State.

A filter plant supplying water from 97 to 99 per cent. pure.

BINGHAMTON HAS—

Excellent hotel and rooming house facilities.

Handsomely appointed theaters for all classes of amusements. Four large theaters showing vaudeville and plays seat 7,500.

A convention hall seating 1,500, with dining facilities for 1,200.

One hundred and seven miles of water mains.

Sixty-four passenger trains daily.

A complete system for the flushing and cleaning of its streets.

Two rivers, the Susquehanna and Chenango, helping provide drainage for a healthful city.

Seven city bridges, giving easy access to all parts of the city.

Strict regulations regarding the sale of goods by transients and a strong ordinance for punishing fake advertisers.

An excellent building code regulating the construction of buildings.

A complete municipal garbage collection system.

BINGHAMTON HAS—

Two eight-story office buildings.

One 10-story office building.

One 12-story office building.

A progressive and active Chamber of Commerce, whose headquarters and offices are unexcelled for a city of its size.

Many active and progressive women's clubs, the Monday Afternoon Club owning one of the finest club houses in the state.

A Young Men's Christian Association owning its own home.

A Young Women's Christian Association owning its own home.

A Railroad Young Men's Christian Association conveniently situated to accommodate the railroad men.

A large State Armory.

Two of the largest and best equipped daily newspaper plants of any in the United States, one paper issuing in the morning and one in the afternoon.

Two telegraph companies.

Three express companies, National, Adams and Wells Fargo.

One telephone company, being the Bell system.

Three large department stores comparing favorably with those of cities three times our size.

Well stocked and properly conducted shoe stores, specialty shops in men's, women's and children's wearing apparel, as well as house furnishing stores.

A large diversity in its industry.

A wonderful spirit of consideration by employer for employer and a like consideration of employer for employee.

Small foreign element, only 11 per cent. of population.

BINGHAMTON HAS—

An assessed city valuation of real estate of \$39,826,861.

Personal, \$473,000.

Special franchise, \$2,395,951.

Public service, \$1,851,160.

Total valuation, \$44,546,272.

A total expenditure for the city's fiscal year 1920 of \$1,856,688.61.

Average bank clearings of \$4,500,000 a month.



Looking west on Court Street, the main artery of Binghamton

The Kind of Folks We Are

NATURAL resources, nearness to the market, shipping facilities—all these are assets of any community that must be taken into account.

But the Valley of Opportunity has an asset bigger than all of these put together, more potent even than coal mines or water routes would be. That asset is a civic spirit which the observing stranger cannot fail to note an hour after he has alighted from his train.

Take one part of real friendliness, one part of willingness to work together, one part of snap, one part of honest pride in the community; shake well, and you have the tonic that is fast making the Valley of Opportunity great.

A large downtown hotel in Binghamton had come, through neglect and mismanagement, to such a pass that it was forced to close its doors.

The business men considered this a reproach and a misfortune. But they didn't bemoan the situation; much less did they sit them down to wait for outside hotel interests to come in and take hold.

HOW WE DO THINGS

They got together one evening and in 45 minutes pledged enough money to make a start on reopening the hotel. Others came in and soon enough had been raised to remodel the building from top to bottom, to equip it with the best that

money could buy, and to give the city a second hotel modern in every respect.

Then these business men took off their coats and ran the hotel so well that a year later, in order to accommodate the patronage, it was found necessary to plan additions doubling the number of rooms. That's the story of the new Bennett Hotel, and it also tells the story of the spirit prevailing here.

Here we had a purely co-operative enterprise. Any lack of initiative, any absence of teamwork, any littleness and petty jealousy would have doomed the venture from the start. But these elements were wholly lacking; everybody worked together, and success was won. It's the way we have.

OVERCOMING OBSTACLES

Honesty compels the admission that this spirit did not always exist. The soil had to be cultivated and the weeds of selfishness and smallness and inertia common to all civic gardens had to be cut down before it flourished. But this is all a thing of the past, and it is sufficient to know that to-day the obstacles have been gloriously overcome.

Various causes have contributed to the result. Business men of Binghamton are quick to give much of the credit to Endicott and Johnson City, where the world's largest shoe factories have for years been run on the principle of the "square deal," and where everybody is very much alive. This spirit existing there has gradually permeated the whole community and so has helped exercise a potent influence for good.

There were other influences at work, too. The Chamber of Commerce has worked, year in and year out, to nurture civic pride and responsiveness. The Rotary and Kiwanis clubs, strong organizations of comparatively recent development, have bound men together under the flag of service and helped knock the props from under false dignity, prejudice and division. The war helped a great deal, for the Valley of Opportunity entered into all its activities with splendid enthusiasm, and no war task set for it was too great for accomplishment.

HELPING WIN THE WAR

Every quota in the Liberty Loans was quickly reached, and then largely oversubscribed. Every

Red Cross appeal found the county, not satisfied with merely "going over the top," adding thousands of dollars more to its subscriptions for good measure. Here is a table of the county's participation in the Liberty Loan campaigns that tells, in part, that story:

<i>First Loan</i>		
	Quota	Subscription
City	\$1,836,000	\$1,694,500
County	2,325,000	3,086,800
<i>Second Loan</i>		
City	\$2,754,000	\$2,831,000
County	4,013,300	5,678,450
<i>Third Loan</i>		
City	\$1,773,700	\$2,180,600
County	2,229,200	3,277,100
<i>Fourth Loan</i>		
City	\$3,947,400	\$4,474,400
County	4,836,600	5,973,600
<i>Fifth Loan</i>		
City	\$2,960,500	\$3,011,350
County	3,628,900	4,483,600
Totals	\$17,033,300	\$22,499,550

Johnson City made a larger oversubscription to the Fourth Loan than any other banking community in the Fourth Sub-district of the Second Federal Reserve District, and thereby won the right to christen a ship in the new American merchant marine. By common consent of the entire community the name of George F. Johnson, head of the great shoe industries, was selected to be so honored.

SHOWER OF GOLD FOR RED CROSS

Proportionately to the amounts of money required, the valley's record in the Red Cross war drives was even more remarkable than this. It was as follows:

<i>First Campaign</i>		
	Quota	Subscriptions
	\$100,000	\$235,000
<i>Second Campaign</i>		
	\$150,000	\$250,000
Totals	\$250,000	\$485,000

The first drive for new members of the Red Cross netted 21,000 names and the second, 22,500. Contributions to the Broome County Humane



A few of the 10,000 who marched on Americanization Day" as a protest against radicalism. Men, women and children of every nationality represented in the Valley rallied to the colors on May 1

Society and Relief Association, for the maintenance of the Community Service House and for other purposes, were more than quadrupled last year over four years ago. The record of subscriptions in the four drives follows: 1916, \$25,000; 1917, \$35,000; 1918, \$61,000; 1919, \$120,000.

The War Chest, a device used with success in many communities, was not adopted here. The reason for this is characteristic of the Valley. It was because we believed that successive appeals for funds stirred the people up, educated them in giving, and so made them better citizens not only of their own town but of the nation at large. To judge from the response in other campaigns for funds since the war ended, in which campaigns sums that would have been unbelievable in years past were quickly raised, the methods employed during the year of stress have been vindicated.

A BLOW TO PROVINCIALISM

Going back yet further, still another factor had its effect in laying the foundation of a community spirit somewhat broader than may be found in most towns of the same size. For a great many years various industries here have been doing a national and even international business and have advertised throughout the United States. The pioneer in this respect was Gen. Edward F. Jones, scale manufacturer, who made the phrase, "Jones, he pays the freight," a catchword everywhere. Later the Endicott-Johnson shoe factories, employing 13,000 persons and manufacturing more shoes than any other factories in the world, spread the name "Endicott-Johnson" and the fame of the community throughout the country.

The Anseo Company, the second largest manufacturer of cameras and photographic supplies in the country, does a business not only in the United States but abroad. The same is true of the 1900 Washer Company, the Security Mutual Life Insurance Company, the Wylie B. Jones Advertising Agency, the International Time Recording Company, the Brewer-Titchener Corporation, the Stow Manufacturing Company, Dr. Kilmer & Co., and others. Edward M. Tierney, owner of the Arlington Hotel, has shown his faith in the community by making his hotel one of the leaders in the state and has branched out by acquiring large hotel interests in New York City.

All this has given manufacturers in the Valley a broader outlook than ordinarily prevails in communities no larger than this, because it has

brought them into contact with the world at large. It has dealt the death blow to provincialism and narrowness.

82 PER CENT. OWN THEIR HOMES

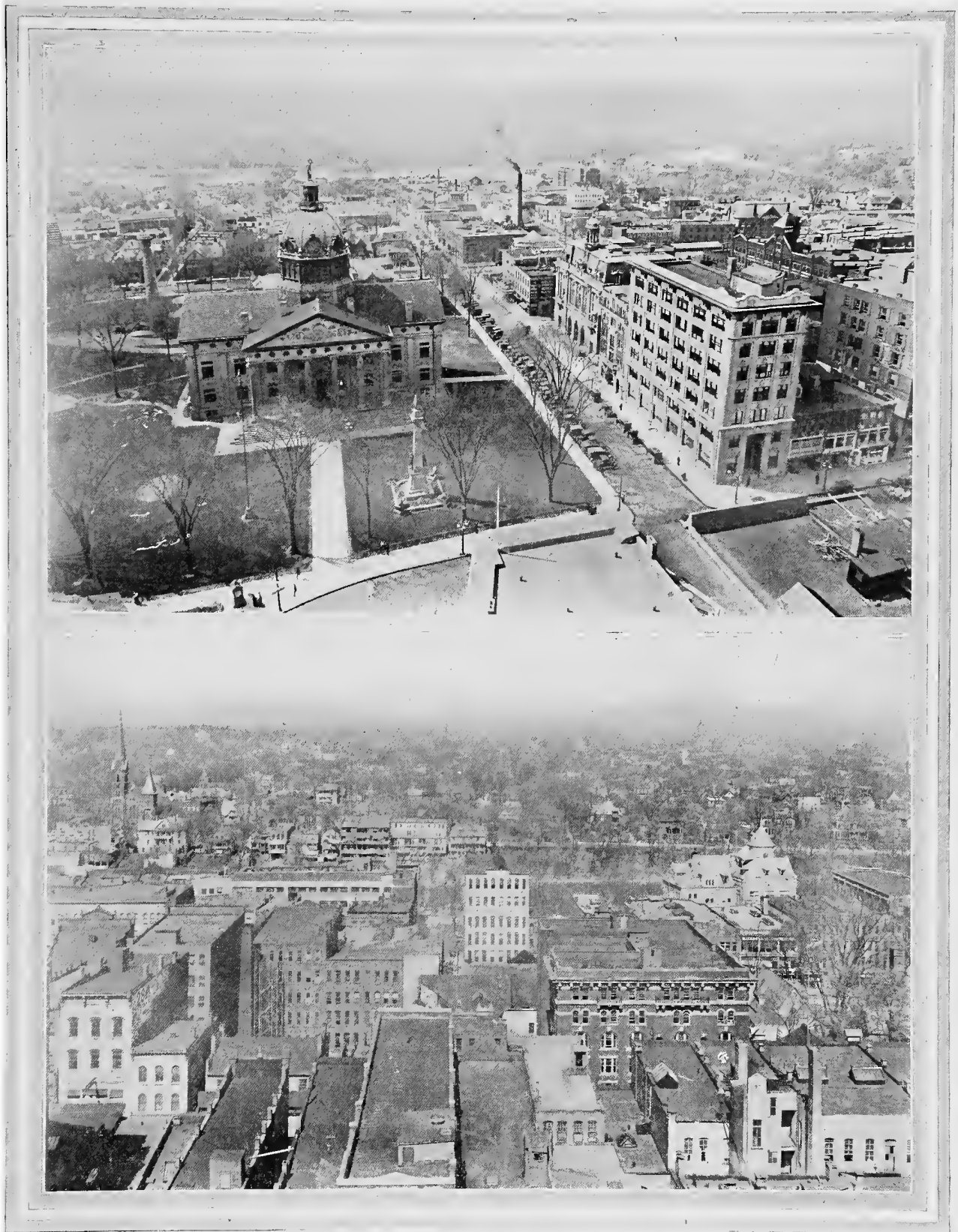
The spirit of the Valley is not confined to business men by any means. It touches and influences the worker in the shops and at the desks. Perhaps one explanation of this is found in the fact that 82 per cent. of the occupants of houses own their own homes, against an average in the United States of 48 per cent.; that there is one wage-earner in every three of the population, contrasted with a national average of one in five; that there is one telephone for every seven persons, compared with the United States average of one to every 10; that there are in the Valley 7,000 passenger automobiles, or one for every 14 persons.

These things make for contentment, for a widespread interest in community affairs. The man who owns his own home—and the homes of workers and employers alike have every modern convenience—is interested in his city government, in taxation, in everything affecting the general progress and prosperity. At any rate, it may be stated as a fact that, whatever shortcomings may be charged at times against the governments of the city and its sister towns, nobody thinks of charging these governments are honeycombed with graft. While the Valley of Opportunity has by no means reached the millenium in public affairs, it has a comparatively clean system of government.

There are no slums, in the sense in which that word is generally used, either in Binghamton, Johnson City or Endicott. There are not even any considerable areas where the houses and lawns are unattractive. Here we have a big factor in promoting and maintaining a community spirit. Almost every householder, including those of foreign birth or descent, takes pride in his home, his lawn and his garden.

BREEZY PUBLIC GATHERINGS

If you want to get an angle on the prevailing spirit, attend almost any public gathering. Such a thing as the old-fashioned formal banquet, with its solemnity and its swallow-tailed coats and its tiresome speeches, is almost unthinkable to-day in the Valley of Opportunity. The men have fallen into the way of getting together at informal luncheons and dinners, where good cheer is



Looking south and west from the 12-story Binghamton Press Building, Binghamton, owned by Willis Sharpe Kilmer. In the top picture the Court House, People's Trust Company Building and City Hall are in the foreground, and in the distance is the fast-growing South Side. The lower view shows part of the business district, and beyond is the West Side, the principal residence district.

always the keynote. Almost always they sing—and sing, not perfunctorily, but spontaneously, and with a real swing.

A dull, ponderous speaker had better beware at almost any of these gatherings. He is an anachronism. The men and women in the Valley of Opportunity want no platitudes solemnly uttered. They want something vital and they want it delivered to them hot across the plate. The sort of old-fashioned dignity which was but a cloak for mediocrity or worse has been shelved as outworn. In the Valley of Opportunity we are averse to sham.

MEN AND WOMEN WHO DO THINGS

The Rotary Club, and later the Kiwanis Club, have been mighty influences in promoting this idea of cheerful informality. Such clubs are scattered throughout the United States, but the soil of this Valley seems peculiarly well fitted to them, and nowhere else do the clubs have livelier meetings. They have a combined membership of about 600 business men, and the women have formed a similar organization called the Zonta Club. Each club holds a weekly luncheon, where the cares of business are thrown off in a good fellowship that is contagious; but underlying all is a serious purpose.

The Kiwanis Club, for example, has taken as its special work the Boy Scout movement and has established a summer camp for the Scouts. The Rotarians have got solidly behind the work for boys in general, and at a recent district conference in Buffalo its program was adopted as one that should be followed by all clubs in the district. This club equipped the gymnasium of the Boys' Club, and it was largely Rotarians, working quietly and energetically, that made possible the Community Service House. In Binghamton, and throughout the Valley, everything possible is being done to make the boy of to-day the good citizen of to-morrow. Incidentally the men and women are having a mighty good time doing it.

Persons coming here from other towns are not slow in recognizing the existence of this spirit.

"I never have seen anything like the friendliness of business men here toward the newcomer and the new business enterprise," said H. W. Hoyt, manager of the large Universal Can Company plant, obtained through the efforts of the Chamber of Commerce.

Nor is this friendliness all on the surface. Available capital is inclined to be rather conservative, for it is shy of fly-by-night enterprises; but once it is interested in a project its backing is generous. An example of how the Valley fosters enterprises of real worth is afforded by the large shoe factories of Dunn & McCarthy. In order to obtain this industry members of the Chamber of Commerce formed the Industrial Company of Binghamton, which erected the buildings necessary for the factory. This industrial company is still in active existence and is kept busy putting up new buildings to this day. The Binghamton plant of Dunn & McCarthy, under this stimulus, has quadrupled in size and in number of employes since its inception.

The Binghamton Chamber of Commerce has 740 members and is growing every year. Endicott also has a flourishing Chamber.

POOR FIELD FOR RADICALS

There is not much room in the Valley of Opportunity for that discontent which seeks to overthrow law and order. Five thousand, five hundred men went to war from the Valley, and they came back with new vigor, a strengthened patriotism, and a wider outlook. They have all been absorbed in our industrial organization. With one in every three residents earning good wages, and because of the Valley's diversified manufactories earning such wages in good times and bad, this is a poor field for sowing seeds of discontent.

Native born and foreign born alike, we are Americans here. Agents of the Department of Justice visited the city recently to find out how Red propaganda is faring. After a few days they left, convinced that everybody is too happy earning a living to be bothered with the tirades of the Reds.

On May Day last we got together here in the Valley of Opportunity—native Americans, Czech-Slovaks, Armenians, Poles, Italians, everybody—10,000 of us in all—and marched through the streets just to show what we think of extreme radicalism (which is very little) and of our country (which is very much). We carried banners and flags, and the bands played patriotic airs till it sent thrills up our backbones. It took us more than an hour to pass the reviewing stand—and every inch of our parade was all American and a yard wide.



Looking north and east from the Binghamton Press Building. Hazy in the distance, the North Side is seen in the top picture—a district which has spread out three and one half miles to Port Dickinson and Hiresville

This was our challenge to the agitators and disturbers who in years past have claimed May 1 as their special day and who in many other communities in this year of grace kept the police and soldiers on anxious guard. There was no need here of either police or soldiers. The only propaganda was that of real Americanism.

SHOWING WHERE WE STAND

We were especially proud of the "new Americans" in that parade, men and women from overseas who have come to the Valley of Opportunity and have found it good. These have found a good friend in the new Americanization League, which has headquarters in the Public Library, has built up a strong organization, and is doing successful work among the foreign born.

No urging was needed to get these folk into the long line. Their organizations applied eagerly for places in the column that they might show where

they stand. Days were spent in decorating floats, native costumes were taken from quaint chests to add color to the line, slogans breathing the highest Americanism were prepared. The Syrians—a mere handful in number—begged to be allowed to contribute heavily toward the expense.

When the column moved there was one contingent in it especially significant. It was made up of hundreds of men and women from foreign shores who have obtained their citizenship papers in the last 12 months. They marched with heads up, shoulders back, pride in their new citizenship showing in their faces.

These were typical of the Valley of Opportunity and its spirit. The cordiality so quickly felt by folk from other parts of the Union coming here sheds its warmth in no less degree on new arrivals from overseas. We want to make them feel at home, to make them part of us, and this we are doing day by day.

Ours is the spirit unconquerable.

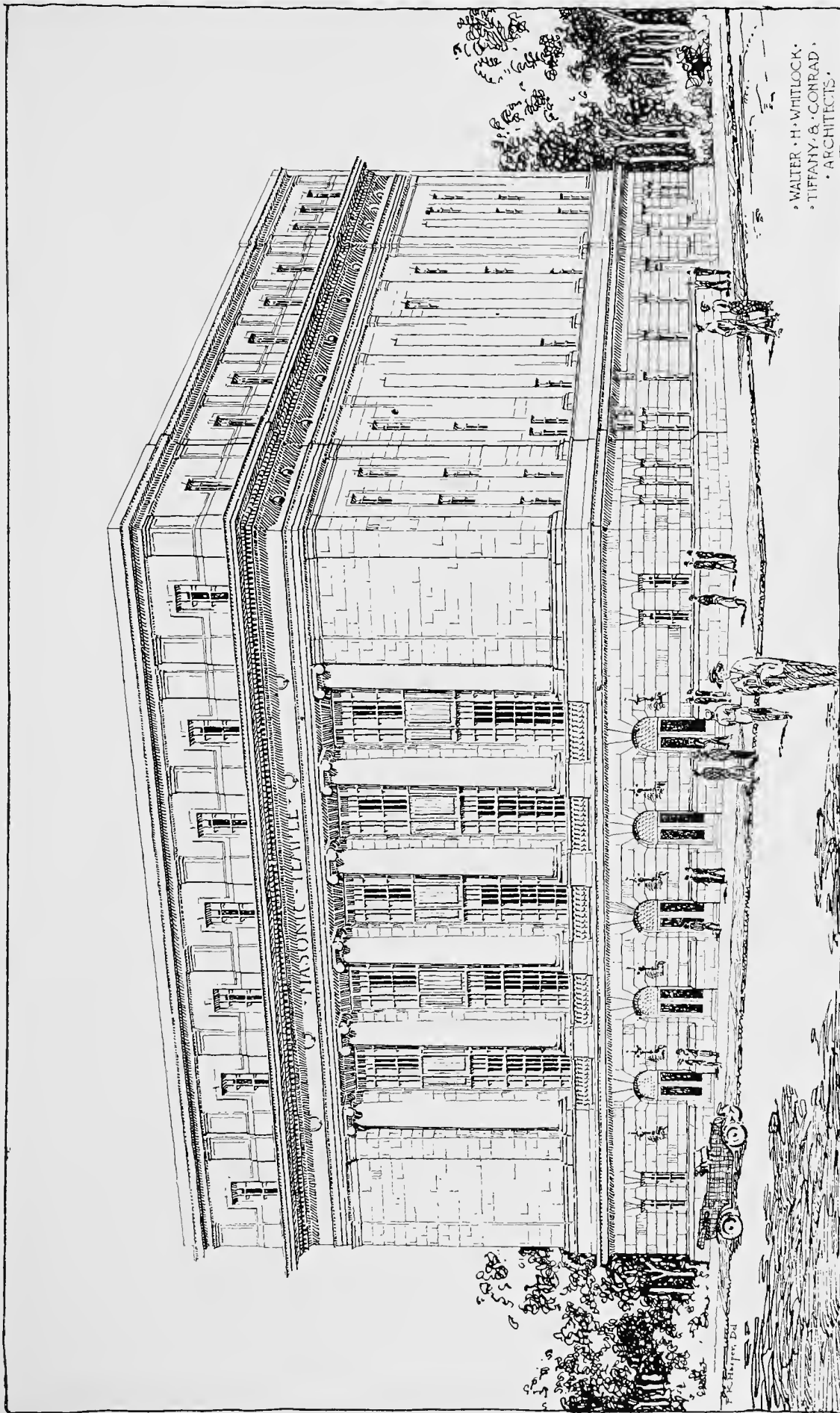
"The Valley of Opportunity"

The Valley of Opportunity lies
 'Mid verdure clad hills,
 'Neath sun-smiling skies;
 Where Nature is lavish
 In what she bestows
 And each spring of contentment
 Its boundary o'erflows.
 Where man for his fellows
 Has deepest regard:
 Where the fair wheels of progress
 Find naught to retard.
 Where smiles are an asset;
 And labor a grace.
 Where worth finds reward,
 And money its place.
 Where each for the other
 Can hold in his heart
 A wish of good-fortune,

That ne'er shall depart.
 A place to be proud of,—
 A home for the years,
 Where Love is a watchword;
 Where Truth has no fears;
 A place that High Heaven
 Has smiled into form,
 And watched o'er unsparing;—
 Has sheltered from storm.
 Where strife long ago
 Met its rightful defeat;
 And co-operation
 Has taken her seat.

A place with rich virtues
 Unnumbered, untold;
 A Valley whose pathway
 Bright shines like to gold.

—Jay Arc.



Half million dollar Masonic Temple, Binghamton, soon to be built on site bought by the Masonic bodies on Main Street

A Dream of Service Realized

UNIQUE among all the public institutions of the United States, the Community Service House of Binghamton is typical of "the way we do things" in the Valley of Opportunity.

Here, through the working out of a big idea born in Binghamton, are centralized all those activities which in many other cities go under the name of "charity work," but which we (believing the word "charity" has come through misuse to convey a wrong implication) always refer to as "relief work" or "service."

The Community House provides free treatment for the sick who are unable to pay a doctor's fee. It gives sound shoes and warm clothing to children who need them, so that one sees very few ill-clad children in the streets. It maintains a playground and, in an adjoining building, a large Boys' Club. The girls, too, have their own club and gymnasium. Women who are unable to afford sewing machines are welcome to use those provided in the large building. Erring girls are cared for among homelike surroundings. The four floors of the main building fairly hum with activity day and night.

A MECCA FOR SOCIAL WORKERS

In the Community House has been achieved that dream of all workers among the less fortunate—the dream of seeing all relief work absolutely centralized and systematized. Men and women from all parts of the United States who have been attracted here to see the plan in operation say that this is the only community in the country which really has solved the problem, and that the Community House is the only thing of its kind anywhere. Some of them have gone home determined to bring about a similar enterprise in their own cities, and out in Omaha, Neb., plans are under way to copy the big idea.

The Community Service House accomplishes three things especially useful. It puts an end to duplication of effort, it gives assurance that every dollar contributed will do a hundred cents' worth of good, and finally it does away with indiscriminate begging for contributions. The business man of the county who used to be importuned week after week by this organization and that, some of them overlapping in their work and others inefficient, now gives once during the yearly campaign,

and that ends it so far as strictly local causes are concerned.

This wonderful institution is the workshop of the Broome County Humane Society and Relief Association, which is an amalgamation of all the organizations which formerly sought to alleviate distress. Its superintendent is Samuel J. Koerbel. His ideas have been woven into the Community House and his genius as an organizer has built it up; but it was the spirit of the Valley of Opportunity that gave Koerbel his ideas.

ELEVEN BRANCHES OF WORK

In this building are housed 11 different departments, all under one head—those of children, domestic relations, relief, placing out children, medical and clinics, legal, loan, labor, detention and lodging, animal, and probation. Under the same management are the Boys' Club, the Girls' Club, the Child Welfare Association, the Civic Club baby health stations, the day nurseries, the Refuge for unfortunate girls and the City Employment Society. In addition the organization co-operates with the Boy Scout movement.

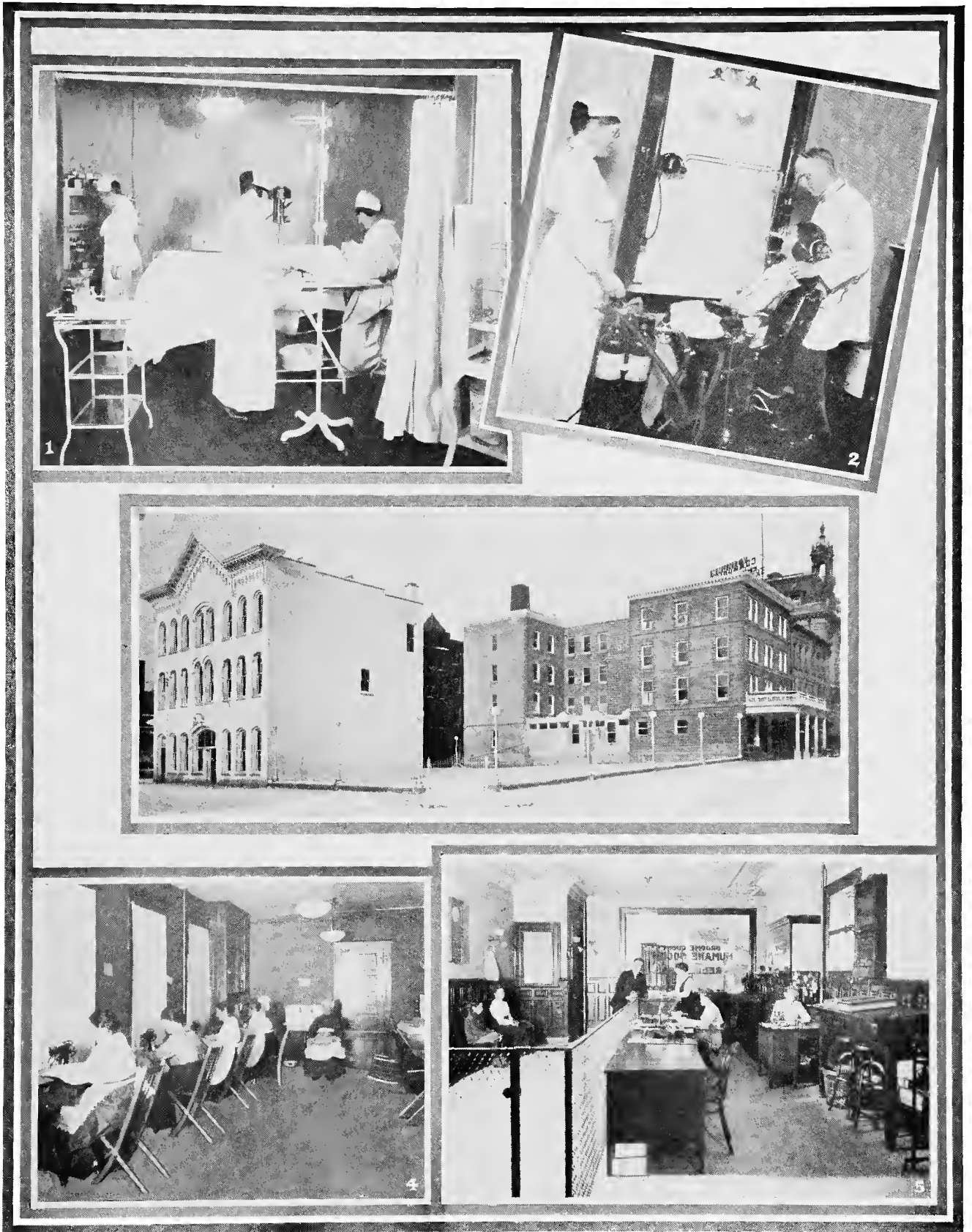
Koerbel is the county Humane Agent, and it is for this reason that the protection of children and animals centers in the Community House, where also is the detention home for girls caught in juvenile delinquencies. Comfortable rooms with a homelike atmosphere are provided for these girls, the idea being to get as far away as possible from the prison idea in their case.

Closely connected with the work for children is the department of domestic relations. The superintendent is charged with the duty of patching up differences between parents in order that the children may not be harmed, and with seeing to it that recreant husbands are made to provide properly for their families.

TWENTY FREE CLINICS

Most interesting of all the departments is that of medical and clinics. Twenty clinics are maintained in the building, and skilled physicians give their services in order that the poor may have the advantage of everything that modern medical science can provide. An x-ray outfit costing \$5,000 is part of the equipment of this department.

In the legal department free legal advice is fur-



Where the poor have all the conveniences of the rich, the Community Service House, 1, one of the medical clinics; 2, dental clinic; 3, main building with Boys' Club in foreground; 4, sewing room; 5, office.

nished where needed. The loan department has driven the loan sharks from town by making loans at a low rate of interest.

The Boys' Club building, adjoining the Community House, is completely equipped with gymnasium apparatus, shower baths and recreation rooms. The Girls' Club, which is almost as well equipped, is housed in the basement of the main building.

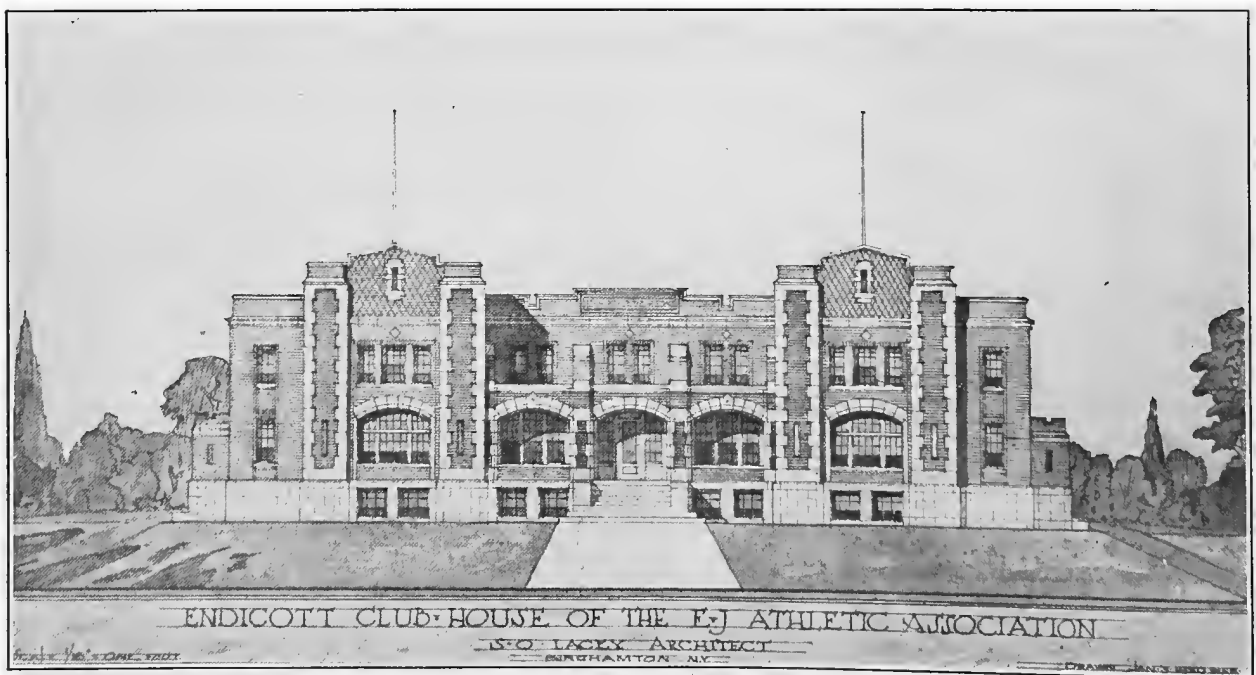
In the basement is stored a large supply of clothing and shoes for boys and girls. These supplies are bought in quantity and at comparatively low prices and are given out to children known to be in real need of them. And they are given out not condescendingly or grudgingly but in the spirit of helpfulness. The society tries to see to it that no child shall be insufficiently clad or shod in winter.

The work for the children, which constitutes such a large part of the activities, is done with the aim of preventing, not of punishing after it is too late to prevent.

In the words of Koerbel: "We early discovered that the former general policies of humane societies were all wrong, that they were more oppressive than relief-giving. We discerned the fact that more good could be done by getting at the ill early and preventing it at the start.

"We try to work by modern rules. We are ashamed, rather than proud, of any report which shows a large number of prosecutions of husbands and delinquent children. We try to get hold of the children and give them wholesome recreation and Americanize them before the poison of Bolshevism gets into their veins. If you keep children busy enough in the right way they will have neither time nor inclination to go wrong. We have proved this theory by results."

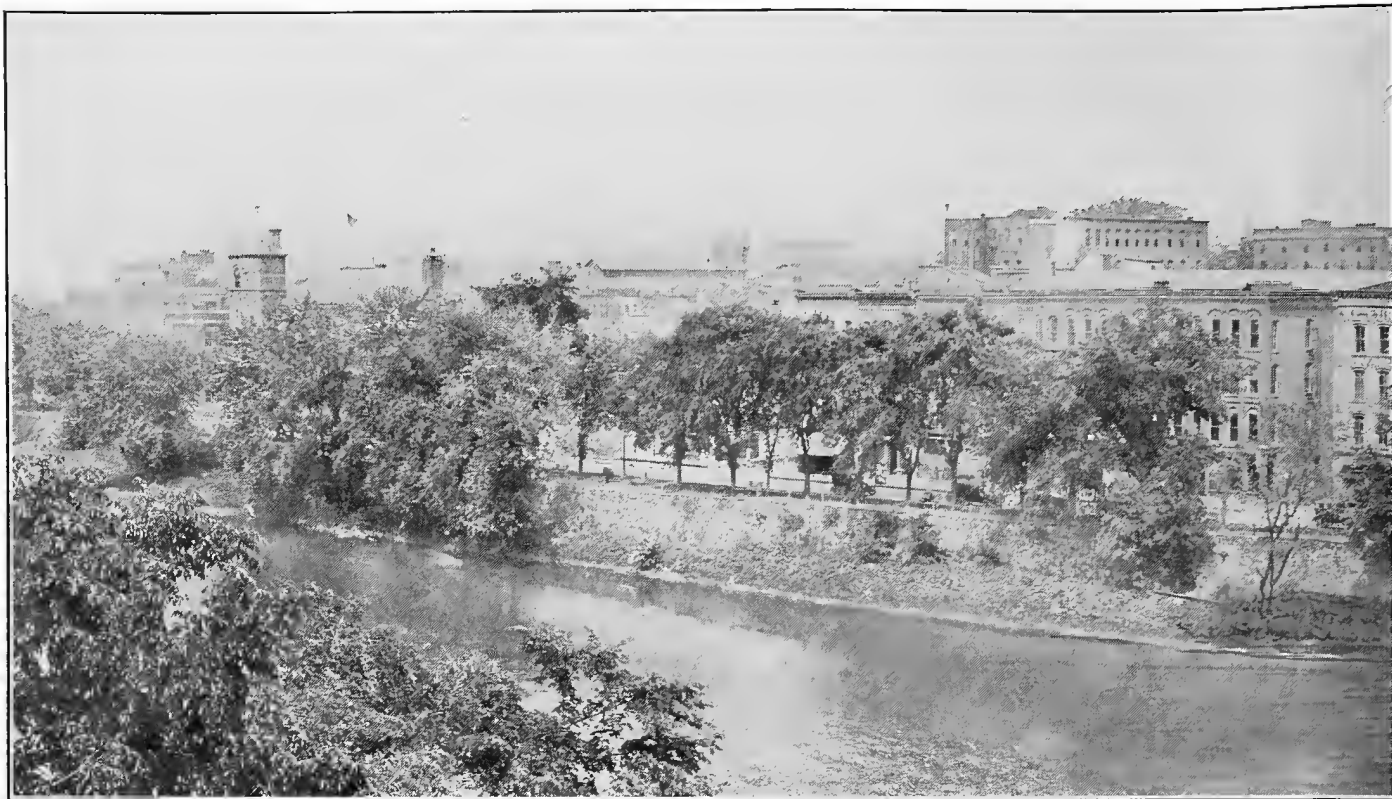
This is the key—or part of it—to the big idea which has produced the Community Service House. How well the idea has worked may be gauged from the fact that since the work was started juvenile delinquency in the community has been reduced 75 per cent.



The Endicott Johnson Corporation is to spend a quarter of a million dollars on this building for the free use of Endicott workers, and the same sum for a similar clubhouse in Johnson City.



Glimpses of Binghamton business streets. 1, looking east on Court street from Collier; 2, Chenango street looking south from the viaduct; 3, Court street west of Washington.



Business district of Binghamton from the west bank of the Chenango River. Tyler Park, with its turf, trees

An Investment in Citizenship

THE best thing about the Binghamton Central High School is not that it represents an investment of three-quarters of a million dollars and is the last word in institutions of its kind.

What makes the Binghamton High School noteworthy is the spirit which permeates it from the steel lockers in the basement to the stained glass in the ceiling of the big auditorium. A spirit of respect for authority, of deference for the teaching staff, rare in these days when some folk think the younger generation is hopelessly careless; a spirit of enthusiasm and of joy in work which makes this great inspirational institution the pride of the whole Valley of Opportunity.

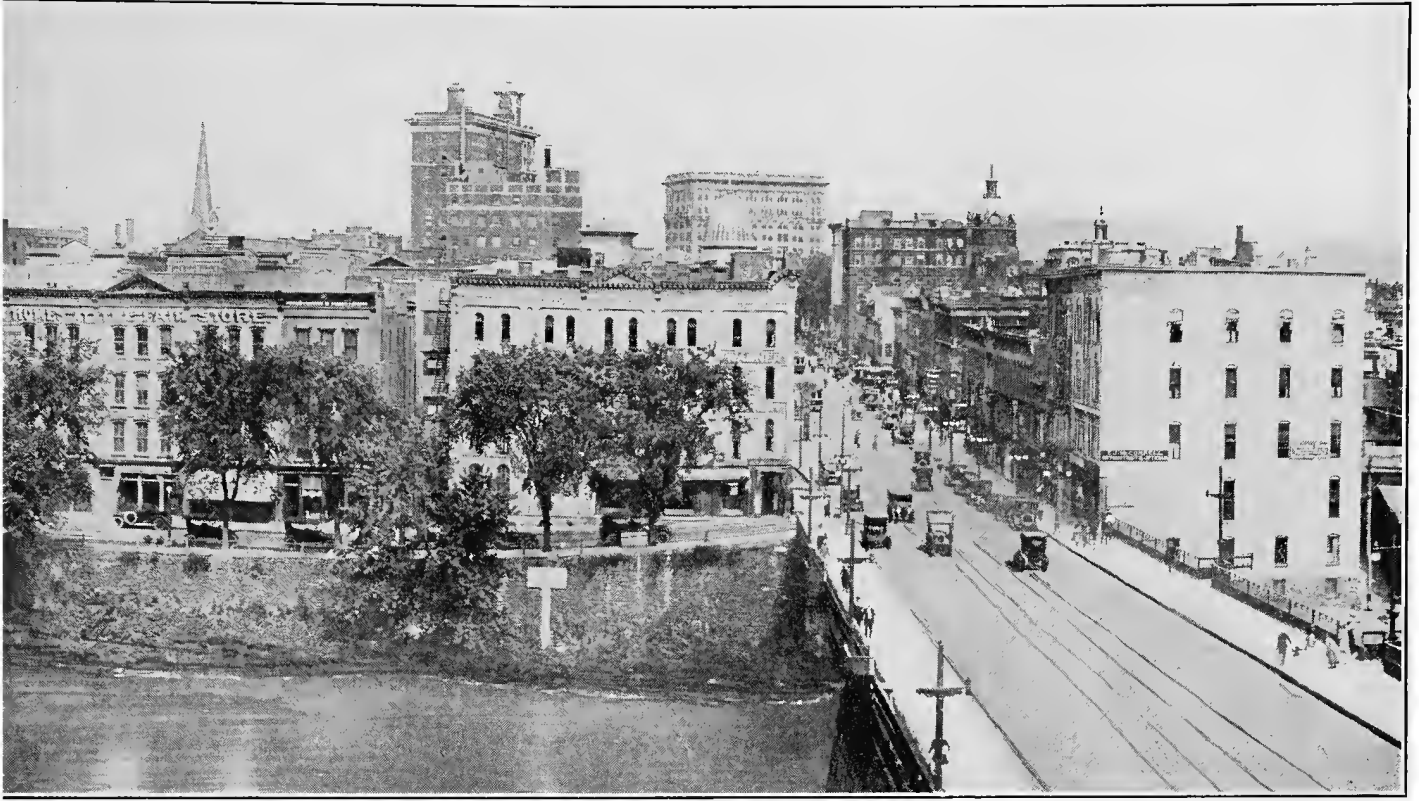
Yet a great many Binghamtonians themselves do not realize the asset they have in this school; how much it is doing to train girls and boys for future citizenship; how it is elevating their taste in music and literature and the arts; how it is making them strong physically as well as mentally; how it is guiding pupils in their choice of a life vocation and making better citizens of tomorrow.

A visit to the auditorium during one of the weekly assemblies, held every Wednesday beginning at 10:15 o'clock and lasting for 45 minutes, gives some slight idea of the spirit of the school.

This auditorium is larger than the average theater. It seats 1,500. There is a large stage, completely equipped with scenery, and a balcony encircles the room. Architecturally it is impressive, and when it is filled with 1,100 pupils—as it is every Wednesday morning—the scene is one long to be remembered.

The first thing to impress the visitor about this large audience is the discipline which governs it, and the earnestness which animates it. The pupils are not afraid to applaud when applause seems appropriate, and the applause is like the rattle of a machine gun. They do not hesitate to cheer uproariously when a favorite athlete receives his football sweater. But let Principal John F. Hummer raise his hand, and the noise subsides instantly and stillness reigns.

Perhaps the school's special chorus of 150 voices sings. This is made up of boys and girls who sing two periods a week and get one credit for



and boulevard lights, makes the waterfront beautiful. Binghamton is fast making its river banks attractive.

graduation; when you hear this chorus you can scarcely believe it is not made up of picked voices. Perhaps the music is furnished by the Boys' Glee club of 20, or by the amazingly good orchestra or some of the other choruses. In any event, it is good.

MAKING PUPILS SELF-RELIANT

The pupils of this unusual school, with the co-operation of the teachers, handle all the school affairs, such as athletics, plays, speaking contests, musicals and other public entertainments. This is done by means of what is called the General Organization, a self-governing body. At the beginning of each term a nominating convention is held in the auditorium. In order for a student or teacher to become a candidate for office, a petition for him must be circulated and signed with 50 names. At the convention the candidates are nominated with all the enthusiasm that marks a political convention. Election to office is by ballot of the General Organization members.

The General Organization helps to make the pupils self-reliant, and that's what the Department of Education wants. It places responsibilities upon their shoulders, and rarely is such a responsibility unworthily carried. The pupils also conduct two literary societies and two debating clubs, be-

sides other organizations, and they publish a school magazine called the High School Panorama.

GOOD FOOD AT COST

But a visit to the weekly assembly gives only a slight idea of the complex work of the High School. In order to obtain an adequate idea of its activities, one must tour the whole building with its wide corridors and sunny class and study rooms. If the visitor wants to see one of the real sights of the school he must visit the large lunchroom, and here, as will presently be explained, he will find further evidences of the school spirit.

The pupils come streaming in at the center of this room at the two lunch hours through an entrance-way set off with railings. They take their trays, the girls going one way and the boys the other, slide them along the plate rail of the long lunch counter, and take what food they wish. It is served at cost, plus the expense of preparation.

The fact about this lunchroom which shows the school spirit is that the boys themselves made about \$2,000 worth of its furniture and equipment. Aroused by the high cost of materials and work, which threatened to delay the equipping of the lunchroom, the pupils of the wood-working and sheet metal department just turned to and did the work themselves.

The shop work departments where the lunch-room equipment was made are among the most interesting in the building. In the sheet and metal shop the boys learn things that will make them handy men around the house even if they do not decide to follow sheet metal work as a vocation. They make cornices, mail boxes and many other things.

WORKING WITH THEIR HANDS

The whirr of lathes, the buzz of power saws, and, most of all, the smell of fresh shavings, herald the visitor's approach to the wood-working shop. Here is a scene of great activity. One boy is turning a table leg. Another is mortising part of a desk. Everywhere they are studying the drawings that serve as guides. Electric power generated in the building drives the lathes, the mortiser, the saws and the other machinery.

Here the boys make with their own hands many articles of household furniture equal in every way, and often superior in sound workmanship, to such articles to be bought in the shops. If the boys pay for the material used they are privileged to take their handiwork home, and on this basis the cost to them is trifling. But the greatest thing accomplished in this department is not the manufacturing of furniture; it is teaching the boys to use their hands and developing the ideal of good workmanship.

What this shop work does for the boys, the dressmaking and cooking classes do for the girls. In the sewing room there's a long row of sewing machines, and some of the dresses that the girls turn out are very attractive.

Another useful department that fits boys and girls for real life is the business department, where they learn typewriting, stenography, bookkeeping and other business subjects, and learn them thoroughly. This is proved by the fact that the department is constantly supplying competent "help" not only to business firms in Binghamton but throughout a wide territory extending north as far as Syracuse. In the corner of the large room devoted to this course is a miniature bank with business-like young men at the desks and counters. The rattle of typewriters makes merry music in this department.

An outstanding feature of the High School is the attention given to the health of pupils. Here is a school that actually is awake to the fact that a

sound body is just as important as a mind filled with facts.

In the health offices on the second floor cards are on file showing the results of the physical examinations that are given every student. These examinations are not perfunctory as in some schools. The school management wants to know the physical standing of every person within the building, not only that physical defects may be corrected in the individual but that others may be protected from possibly infectious or contagious diseases. The records include those of the ward schools.

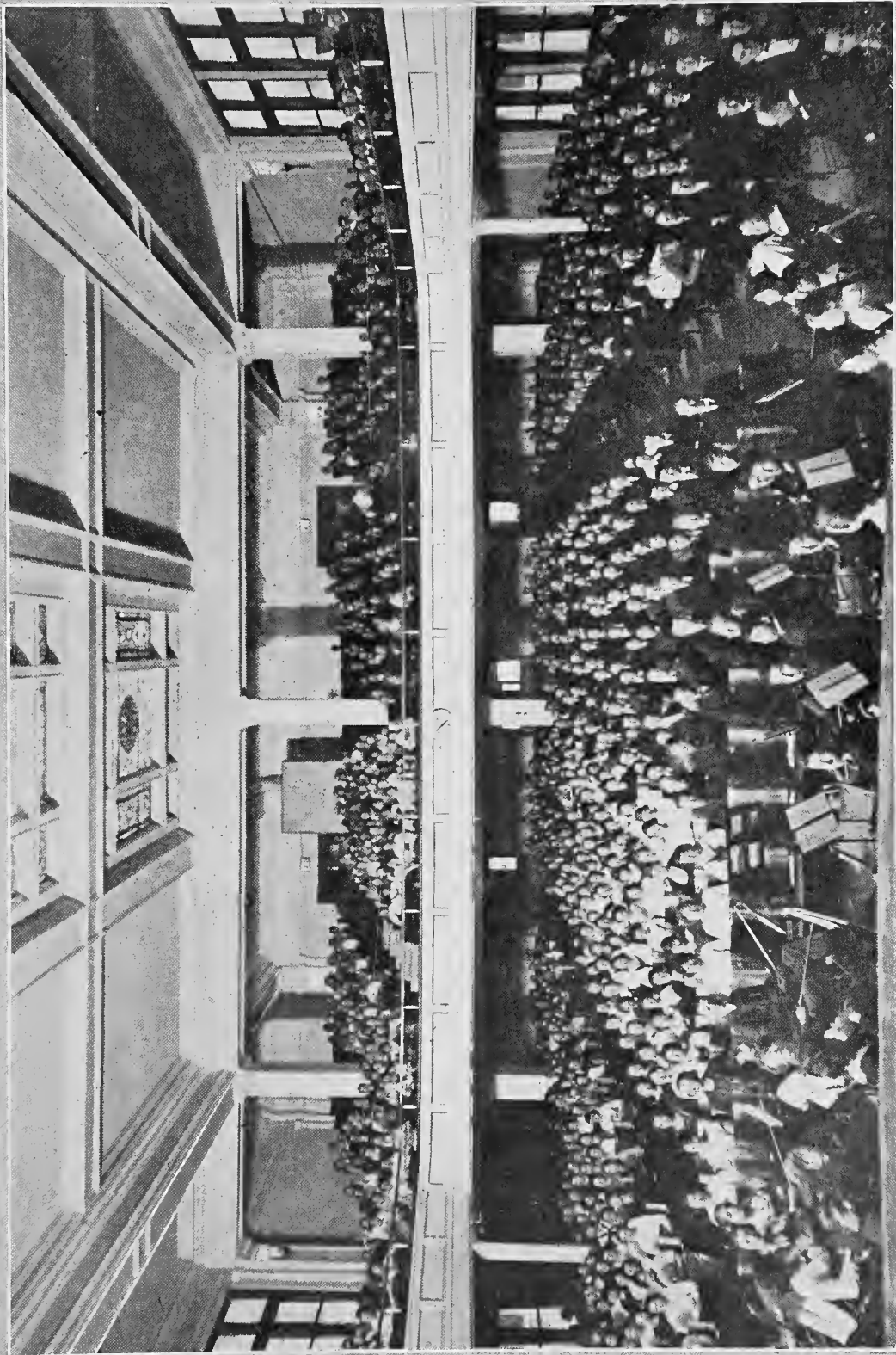
If physical trouble is found the health authorities don't rest until it is remedied. In the clinic room—as white and spotless as any modern hospital—three half-day clinics are held every week, with a physician in attendance. Defects that the parents do not take care of are corrected here. In an inner room is a dental clinic, in charge of a dentist and two dental nurses, one of whom makes the rounds of the city schools.

SOUND BODIES IN THE MAKING

Nor does the school's care for the pupil's health end with corrective measures. The chief aim is to build up health and keep it built up, and this is done by means of a thorough system of physical work.

The gymnasium is in the rear of the main building. In the basement is a swimming pool 35 by 40 feet. Students who wish to swim are assigned to swimming classes just as regularly as they are assigned to algebra, and with many of them the swimming is the more popular "subject." Every pupil has two weekly periods of 45 minutes each of work on the gymnasium floor. In addition to the regular drills, basketball and classes in folk dancing serve to keep the boys and girls physically fit.

For children physically unfit, and perhaps hopelessly so, there also is special work. The crippled children's class meets daily in a room where odd-shaped desks in a strange variety of sizes is a pitiful reminder of their condition. This room is sunny and attractive, and cheerfulness abounds. The 25 pupils at present registered here are taken to and from their homes in a big and shiny automobile bus supplied by the Department of Education. This special thoughtfulness for little folk who are unable to help themselves is characteristic of the Valley of Opportunity.



Eleven hundred pupils of the Binghamton High School gathered in the large auditorium for their weekly assembly, a striking picture which may be seen every Wednesday. Chorus sing, the school orchestra plays, and the whole scene is most impressive. The auditorium seats 1,500.

The things here described are merely some of the unusual features of the Binghamton High School, taken up in some detail merely because they're more interesting to the layman than the usual run of school work. It must not be inferred that this school is chiefly interested in the spectacular. The solid background for these more picturesque activities is supplied by a curriculum which is sound and thorough and covers the whole range of the usual high school education, and more. The teaching staff consists of 57 men and women.

The building itself is a monument to the Valley's educational ideals. Arched corridors giving the effect of "magnificent distances" form a square on each of the three floors. Opening from the corridors on the outside are the rows of class and study rooms and other apartments. Within the square is the auditorium, and in the basement are locker rooms containing a well-ventilated steel locker for each pupil. All the rooms are flooded with light, and ventilation is provided by the most modern of systems.

HELPING DECIDE ON LIFE WORK

The Binghamton High School is not satisfied with merely teaching and letting it go at that. It believes that an institution of this kind ought to help the pupil decide what he is going to do in life, and decide this before he goes very far with his studies. It believes that the pupil ought to know what his vocation is to be in order that he may lay his course in school accordingly.

In an effort to render help of this kind it has begun a work in vocational guidance. Its program in this direction has not yet been thoroughly worked out but it is constantly being developed. Books and magazine articles on the various vocations have been collected and placed within easy reach in the library. Men who have made a success in life are obtained to speak at the weekly assemblies. As a part of the work in the oral English

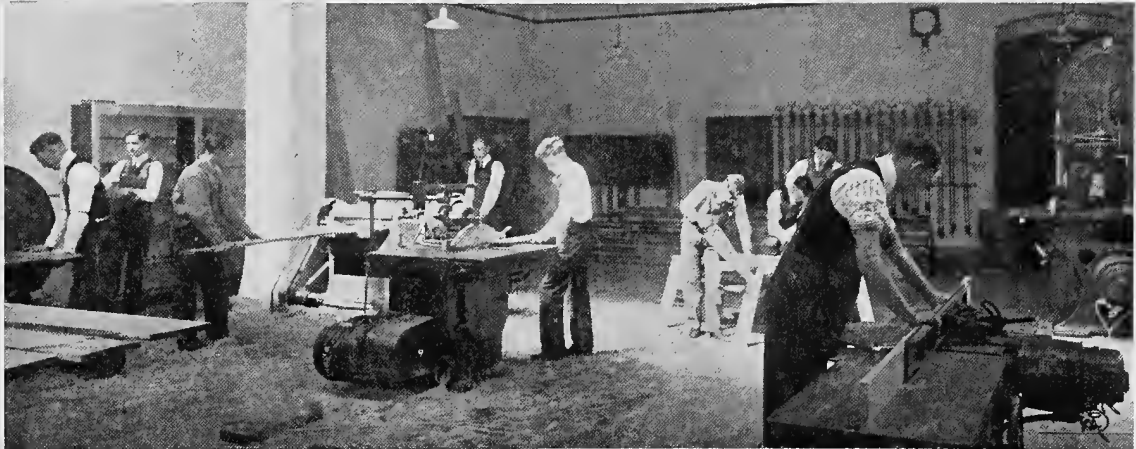
classes the pupils have been encouraged to take up vocational guidance. At intervals groups of these students collect material on some particular vocation and present it to the class.

Most important of all, a group of business and professional men in the city has been organized to serve as advisers. Boys and girls who have come to the point where they wish to decide what they shall do after they leave school are sent to some of these men to talk it over. If a boy thinks he'd like to be a surgeon he is sent to a certain successful surgeon; if he is beginning to lean toward engineering his adviser is an engineer of prominence. And these men give as much time and attention to the boys as they would give to their best-paying client.

KEEPING IN TOUCH WITH THE STUDENTS

More than this, the school keeps in closer individual touch with its students and their parents than one would expect when the great size of the student body is considered. This is accomplished by means of the faculty adviser system. To each teacher is assigned a group of pupils ranging in number from 16 to 25 and the students in the group are free to go to her for advice or help. These teachers watch the records of work and attendance of their charges and, so far as possible, visit them in their homes. The purpose is to make pupils and parents feel that, even though the student body is large, some member of the faculty is particularly interested in them.

The Binghamton High School is a great civic asset. We are prouder of the products of this magnificent plant, on which we have lavished money, than we are of the output of the largest factories. For it is making men and women. It is turning out the kind of citizens that will not be content years hence to make the Valley of Opportunity merely busier and more populous without also making it a better place to live.



Earnest pupils of the High School studying subjects that will be of practical use to them. The classes in type-writing and woodworking, and a general view of the business department.

Sparkling Water at Low Cost

AN abundance of sparkling water, purer by laboratory test than that of most springs, is delivered to residents of Binghamton from a \$3,000,000 plant at the lowest cost of any city of considerable size in New York State.

Not only is the water pure but it has something which many pure city water supplies lack. At all times it is absolutely free from any bad taste or odor. The old oaken bucket that hung in the old homestead well never gave up finer water than this.

The purity of the water is due to one of the most efficient filter plants in the country—a plant that constantly delivers a product ranging from 97 to more than 99 per cent. pure.

Its flavor is due to the fact that this filter plant has three times the capacity required, making it possible, by utilizing more filter beds than are really needed, to pass the raw water through the plant more slowly than in most filters. The result is a more thorough purification than is ordinarily obtained and the removal of all foreign taste and odor.

The average water rate in the principal cities of New York State is in excess of 15 cents a hundred cubic feet.

In Binghamton the maximum rate is 7½ cents a hundred cubic feet.

This low rate has been maintained this last year in the face of a large increase in the cost of coal, a considerable increase in wages, and of higher expenses all along the line. It has been kept low because the water works are modern and efficient, because the Bureau of Water always has been noted for its business-like methods, and because economy has constantly been practiced.

EMERGENCY FUND MAINTAINED

An example of the business methods employed in the department is found in the fact that every year 10 per cent. of the earnings is set aside in an emergency fund.

At the end of the year 1918, \$15,222.32 was placed in this fund, and also, because of government restrictions in force during the war, there was an unexpended balance of \$19,886.35. Last year the amount placed in the fund was approximately \$13,800.

The water supply comes from the Susquehanna

River above the city. There are no factories above the intake and the purity of the source of supply is carefully guarded. As a matter of fact, it would make no difference with the ultimate supply whether or not the “raw” water was pure, for the filter plant is so efficient that it has been said it could produce good water from sewage, but the city takes no chances.

The water runs by gravity into a huge well in the Water Works yard. Thence it is pumped to the filter plant, first passing into the coagulation tank, where alum serves to form what are called “flocks”—small particles made up of all the impure foreign matter in the raw water.

From this tank the water flows on to the filter beds, of which there are 21, housed in two separate buildings built side by side.

GOODBY TO IMPURITIES

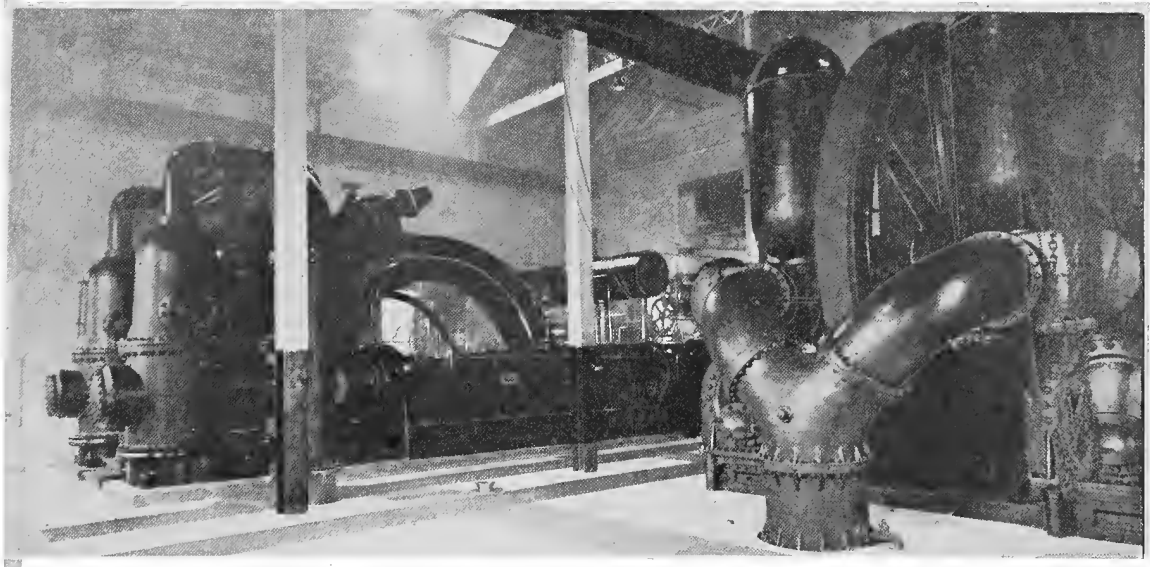
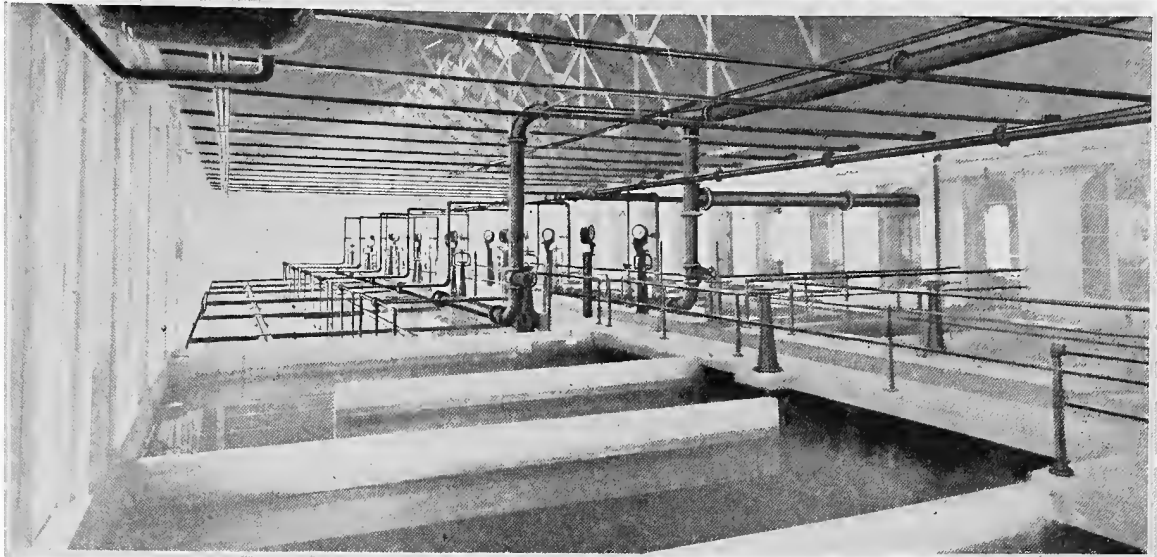
The bottoms of these beds consist of two feet of gravel surmounted by two feet of the cleanest and whitest sand. Through this the water seeps, but the foreign matter, having gone into the “flocks,” remains on the top of the sand, the particles being too large to pass through. The nature of the process also makes it absolutely impossible for any trace of alum to get through the beds; laboratory tests prove this.

Under the gravel are miles of brass tubes filled with water at a pressure of 14 pounds to the square inch.

Between the gravel and the sand are miles of similar tubes containing compressed air at a pressure of four and one-half pounds to the square inch.

These tubes are used in washing the beds and keeping them sweet and pure. The water and the compressed air are turned on simultaneously, forcing all the foreign matter to the surface, where it runs off into overflow troughs. Seven beds are washed every eight hours, and the entire 21 beds every 24 hours.

This system is known as mechanical filtration. The plant was built by the Norwood Engineering Company. It has a capacity of 21,000,000 gallons every 24 hours, but the average pumpage is only 6,500,000 daily. As a result of this great reserve the water can be passed through the beds so slowly that it is not necessary to use as much alum



Where Binghamton gets its pure and wholesome water. Mechanical filter beds where the impurities are removed, an exterior view of the Waterworks, and two of the giant pumping engines. The purity of the supply delivered from this \$3,000,000 plant has virtually eliminated typhoid fever and saved hundreds of lives.*

as in the average plant of this kind, and that's what makes the water taste so good.

RESERVE KEPT IN RESERVOIRS

From the beds the purified water passes into another large well, and from there is pumped into the mains, the surplus going into three reservoirs situated on hills surrounding the city. The largest reservoir, that on Mount Prospect, has a capacity of 4,500,000 gallons, and there are two reservoirs on South Mountain, the lower with a capacity of 750,000 gallons and the upper holding only a small amount and being used only as a means of obtaining higher pressure on Park Terrace and the high land in that vicinity.

Here is proof positive of the purity of Binghamton water. It's a sanitary analysis made from samples of water taken on March 13 by Nelson & Lauder, analytical and consulting chemists, at a time when unfavorable conditions existed. The ice had gone out of the river during the night and the river had been rather polluted for five days. The report is as follows:

	Sanitary Analysis	
	Parts per Million	
	Raw	Filtered
Turbidity	500	None
Alkalinity	23	35
Total solids	5,145	50
Oxygen consumed	4.800	3.00
Nitrogen as free ammonia	0.030	0.030
Nitrogen as albumenoid ammonia	0.850	0.350
Nitrogen as nitrates	0.100	0.100
Nitrogen as nitrites	trace	trace
Chlorine	2.840	3.550
Bacteria per 1 c. c.	100,000	450
Bacteria at blood heat	25,000	95
Acid formers	5	0
Gas formation, 1 and 10 c. c.	strong	absent
Intestinal (B. coli) types	present	absent
Efficiency of filters	99.55 per cent.	

In other words, the filters lacked only ninety-twoths of one per cent. of supplying perfect water, which is about as near perfection as can be attained in this imperfect world.

The equipment of the Water Works proper is fascinating in its great size and complex nature.

There are three giant pumps, two with a capacity of 12,000,000 gallons and one with a capacity of 10,000,000 gallons. The reserve power is thus so large that one can scarcely imagine a contingency that would cut off the city's water supply.

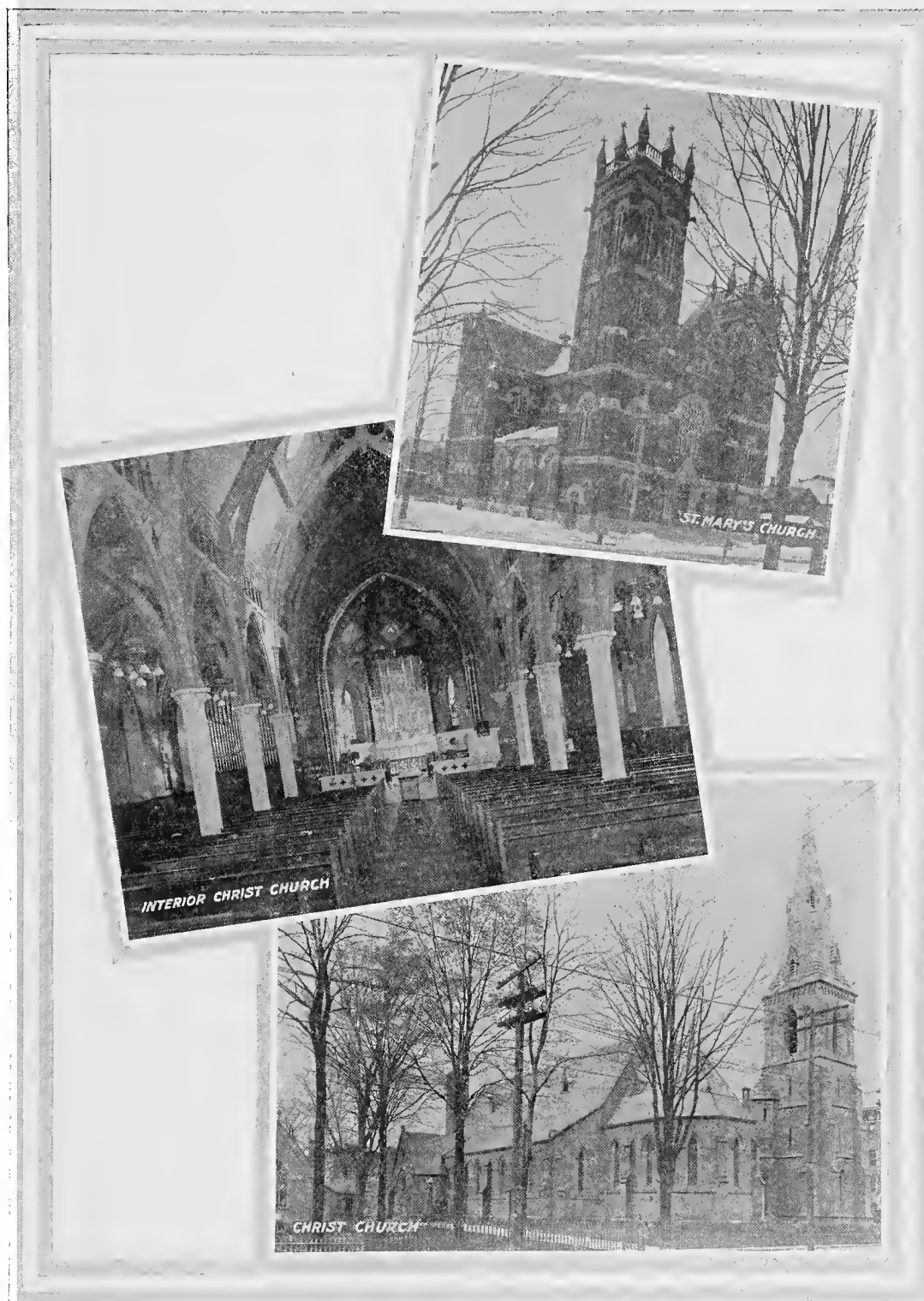
WHERE THE WHEELS GO ROUND

The interior of the pumping station, which many Binghamtonians never have seen, is as interesting as the engine room of the largest ocean liner. Every ingenious device obtainable to save coal and increase efficiency has been installed here. Some of these are almost human in their workings. Indicators show Chief Engineer Miller at all times just how his huge boilers and engines are working. One of them indicates instantly the slightest reduction in efficiency of any one of the boilers, and a little needle writes down the warning message on a chart. By means of another instrument all the lubricating oil, after it has passed through the engines and pumps, is strained and so used over and over again. Still another amazing device writes down on a chart the amount of gas produced by the coal in the boilers and so gives the engineers accurate information concerning the quality of the fuel used.

Careful and business-like management of the Water Department dating back many years has made it possible for the city to have a water system so complete and up to date that it is at once the admiration and despair of official visitors from other cities. Of late years the meter system has been so extended that now it prevails everywhere. Every consumer, be it in factories or private homes, now pays for exactly as much water as he uses, and no more. By eliminating waste this is one of the factors which has made it possible to continue low rates in the face of constantly increasing costs.

For 11 months of 1919, all of the year included in the last annual report, the per capita consumption of water was 73.48 gallons. The street mains are 107 miles in length and would reach more than half way from Binghamton to New York City.

The present Superintendent of the Bureau of Water is Hollis M. Gitchell.



Binghamton and its sister towns are noted for their large and attractive churches. Here are two which are typical of the rest. The spirit pervading the churches is one which would be expected in the Valley of Opportunity.

The "Square Deal Towns" and Their Wonders

ONLY a few years ago the shoetown community, comprising the villages of Johnson City, Endicott and Union, had a population of but a few hundred souls.

To-day, Johnson City has a population of 12,000, Endicott about 13,000, and Union 3,000.

Optimistic shoetown residents predict wonderful increases in population within the next few years, and the industry being displayed in the erection of new homes throughout the entire community seems to warrant the prediction. One competent authority has estimated that the population of Johnson City within 25 years will be 40,000. There is every reason to believe that the populations of Endicott and Union will increase proportionately.

Within a short time the villages of Endicott and Union will be one, under the name of Endicott. Greater growth and expansion than ever will be possible under the new arrangement.

In no other section of the country today, it is believed, can there be found a greater activity in home building than in the shoetown community. The Endicott Johnson Corporation, the largest maker of shoes in the world, which is the community's dominating industry, is insistent that all of its workers have their own homes, especially those families in which there are children.

NEW SUBURBS SPRINGING UP

Building is being done on an extensive scale in four sections of Johnson City. Harry L. Johnson has purchased several hundred acres in the vicinity of Riverside Drive, and is building homes as fast as possible. This is known as the Square Deal Tract.

On the flats north of Main street, west of Johnson Field, C. Fred Johnson is building homes for workers. This is known as the Good Will Tract.

Still further north, on the side hill, Representative William H. Hill and Miss Anne McNamara, through the agency of the Prospect Terrace Land Company, are building 96 homes.

Mr. Hill is also to put up 140 new homes for workers in the southeastern section of Johnson City, in the vicinity of the Bible School and Floral avenue.

In Hooper scores of new homes are being built

by private individuals, notably by Jeremiah Stack, who is developing the Shady Lawn tract. There is but little doubt that within a few years Hooper will be annexed either to Johnson City or to Endicott.

Endicott's North Side is growing by leaps and bounds. Within a short time several small districts north of the corporate limits of Endicott will be annexed, which will add several hundred to the population. Numerous homes are being erected in various sections of the village, though there are no large tracts remaining to be developed.

Union is awakening from the lethargy of years. This is one of the oldest hamlets in this part of the state. During the Civil War Union played a prominent part, as many historical landmarks bear evidence. In Union is situated the old Major House, and on the top of this ancient structure is a sort of observation tower. On the walls and posts of this tower are carved the names of men well known in the early days of the village. Men home on furloughs carved their names there, and the titles of their regiment and company, so that the old tower might be termed a sort of Hall of Fame.

In the old Major House occurred all the important doings of the hamlet in those olden days. One of the upper floors was set aside as a meeting hall and theater, and therein were seen many of the famous stage artists of that day.

A THOUSAND NEW HOUSES

New blood is being infused into Union. Homes are going up at a rapid rate throughout the village, and building will be accelerated following the amalgamation with Endicott.

But the greatest development in this section is to be in the district now known as West Endicott, which is northwest of Union, and, as the name implies, west of Endicott. This section is not now included within the corporate limits of Endicott or Union.

George F. Johnson and George W. Johnson, his son, have perfected plans for the erection in this district of 1,000 homes for workers with families. They hope to complete this program within three years, or within five at the latest.

This is a carefully planned development, for the entire section of thousands of acres has been fully



A few of the Endicott Johnson Corporation's "Happy Family" of 13,000 members, who work under such ideal conditions that students of industrial methods, drawn here from all parts of the country, declare the problem of capital and labor has been solved in the "Square Deal towns."

mapped out and it is now known how every inch of ground will be utilized.

In the very center of this district will be erected the million-dollar "Temple of Industry," an Endicott Johnson project which will be the very latest thing in industrial development. Here also will be erected the new tanneries. But these factories will not be begun until the workers are properly housed.

About the new factory buildings will be erected the homes, the schools, the churches, the centers of recreation, such as playgrounds for the kiddies and other features, which will make West Endicott a model community in every sense of the word.

The section will boast of all modern improvements. Endicott-Johnson prides itself upon its "Happy Family" of workers, and it is planned to make this newly developed section the essence of everything that the word "happiness" implies.

The shoetown community believes it will out-class Binghamton in population within a comparatively few years. They are enthusiastic boosters, these people of the shoetowns. They possess the spirit which makes for live and bustling communities.

RECREATION

The recreation facilities of the shoetowns are unexcelled in many respects. The people owe much to George F. Johnson for his interest in giving them opportunities for recreation. "Geo. F." loves children. He is mightily interested in their welfare.

In Endicott his interests bought Casino Park and fitted it up as an ideal recreation center. Here is found a swimming pool which is second to none in the country. This pool and its equipment cost \$100,000, and it contains 1,000,000 gallons of pure water, changed daily.

One acquainted with the old Casino can hardly realize that Ideal Park is the same place, so great has been the change. The natural beauty of the spot remains, but numerous features have been installed which make it a pleasure resort worthy of the name "Ideal." And the wonder of it all is that virtually everything in this resort is free to all.

There are swings and a merry-go-round for the children, and numerous other means of amusement. There are ample facilities for picnickers, a wonderful race track and a baseball diamond. The field is also used for football in the

autumn and in the winter a section is flooded for skating. There are also tennis courts in the park.

Preliminary work has been begun on the construction of a dam across the Susquehanna River at Ideal Park to back up the water in the river and make possible an expanse for boating and other aquatic sports. This deep water will reach from Ideal Park east to Hooper.

Dances are held in the pavilion and refreshments may also be obtained there, but the latter is the only thing at Ideal for which charges are made.

In Johnson City there is a great playground for the children and also a large swimming pool. It has a capacity of one million gallons and the water is changed daily.

Community Hall in Johnson City is at the disposal of the people at all times. During the winter months basketball games are played there and it is also popular as a dance hall. There is no charge for the use of the hall.

St. James Church during the last year erected a handsome building known as the Lyceum, which is for the public as well as for members of the parish.

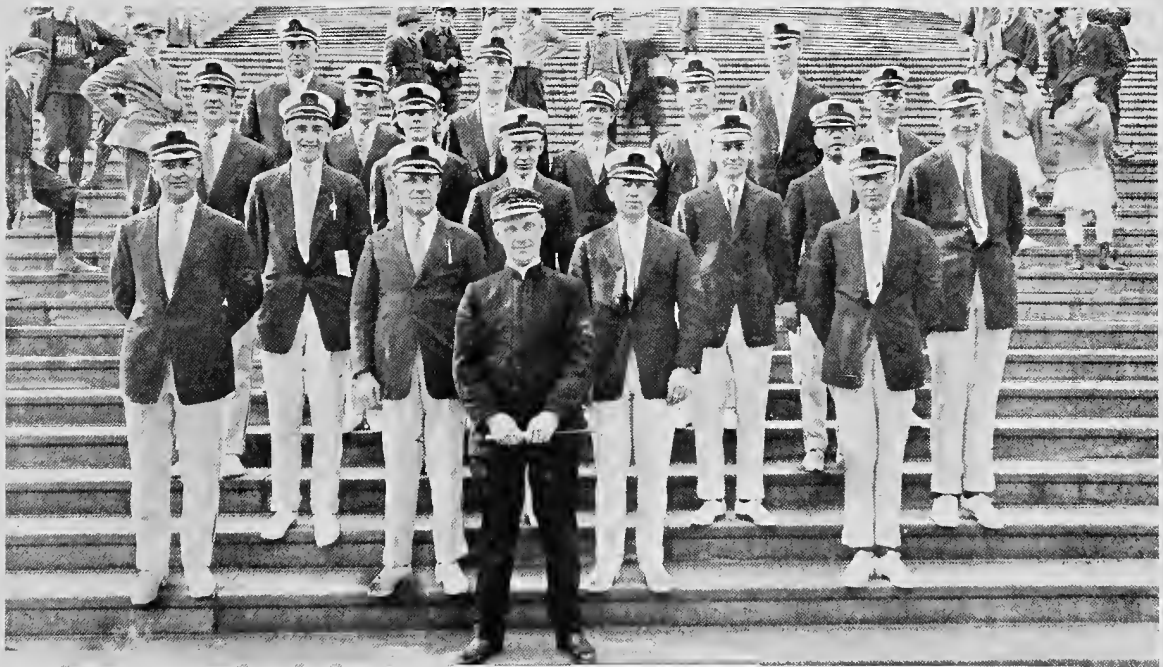
Here basketball games are played in the season and the hall is also used extensively for dances and parties. It is well equipped with gymnasium apparatus, billiard tables, a reading room, showers and other facilities.

Within the coming year there will be erected—one in Endicott and one in Johnson City—magnificent clubhouses which will be operated under the auspices of the Endicott Johnson Athletic Association. These will be described more fully later.

In Johnson City there is also Johnson Field, one of the best baseball parks in the country. Here the factory teams play, nominal charge being made to fans for the games.

During the summer season frequent band concerts are given throughout the shoetowns, the Endicott Johnson Corporation hiring the bands, and these concerts are appreciated by the people. During the winter Sunday afternoon concerts are given in Ideal and Community Halls, free of charge to all who care to come and spend an afternoon of enjoyment of music.

The Endicott Johnson Athletic Association is of recent origin. The prime factors in this organization are George F. Johnson and "Bill" Fischer, known from coast to coast as a big time baseball player and good fellow.



Endicott Johnson Workers' Band and Chorus, made up of men who work in the factories, which have gained a wide reputation for excellence. These two organizations appeared this year at the international convention of Rotary Clubs held in Atlantic City, where the band played concerts on the Steel Pier. The pictures were taken on the steps of the State Capitol in Albany on an occasion when the musicians entertained the State Legislators. "Geo. F." and his associates do everything possible to encourage good music, and the band and chorus are their special pride.

"Geo. F." and other officials of the company are strong in the belief that recreation makes for a contented community, and no money is spared which will give the "Happy Family" the best recreation in the world.

The athletic organization includes in its membership the major portion of the male workers in the E.-J. factories, and a movement is under way to form an E.-J. A. A. for the women and girls. The fair sex of E.-J. showed a keen interest in basketball during the last season.

It is the aim to turn out within a few years athletes who will carry the athletic banner of the shoe-towns to all parts of the country.

COMMUNITY CENTERS

Endicott and Johnson City have three libraries which far exceed the ordinary library in scope, for they are real community centers. All of the features of the ordinary library are to be found, but in addition, they are the scenes of social gatherings of every nature.

Facilities are provided for the entertainment of parties, large or small. The dining rooms are attractive, there are well equipped kitchens, and everything is free, except the food.

All three libraries are in beautiful locations. The library on the North Side of Endicott is new, and a fine new addition to Your Home, Johnson City, will be opened on September 7. Each library has game rooms for the children and makes special efforts to interest them in good reading, folk dancing, and so forth.

The clubhouses to be erected by the Endicott Johnson Corporation for the use of the Endicott and Johnson City E.-J. Athletic Associations will be models of their kind. It is estimated that each will cost about \$250,000.

Each clubhouse will have a magnificently equipped gymnasium, with all facilities for physical development. Each clubhouse will have an auditorium of sufficient size for large public gatherings. There will be reading and smoking rooms, pool and billiards, swimming pools, showers and lockers.

The community is mighty proud of the great Endicott Johnson band and chorus, which have a national reputation. The band played concerts on the Steel Pier in Atlantic City at the 1920 International Rotary Convention.

In Johnson City more than 2,000 children attend the grade schools and the High School. When the village was known as Lestershire there was but one school building, the Hudson Street School. With the influx of people into the shoe-towns it was found necessary to build additions to the original school four different times, and now it is two stories high, built of brick, and contains 15 rooms.

SCHOOLS OF THE BEST

The grade schools have more than 1,750 pupils registered, the High School more than 250. A few years ago there was but a handful of teachers, and now there are 65 under the direction of Superintendent Frank M. Smith, A.B., A.M., who has directed the destinies of the schools for the last 17 years.

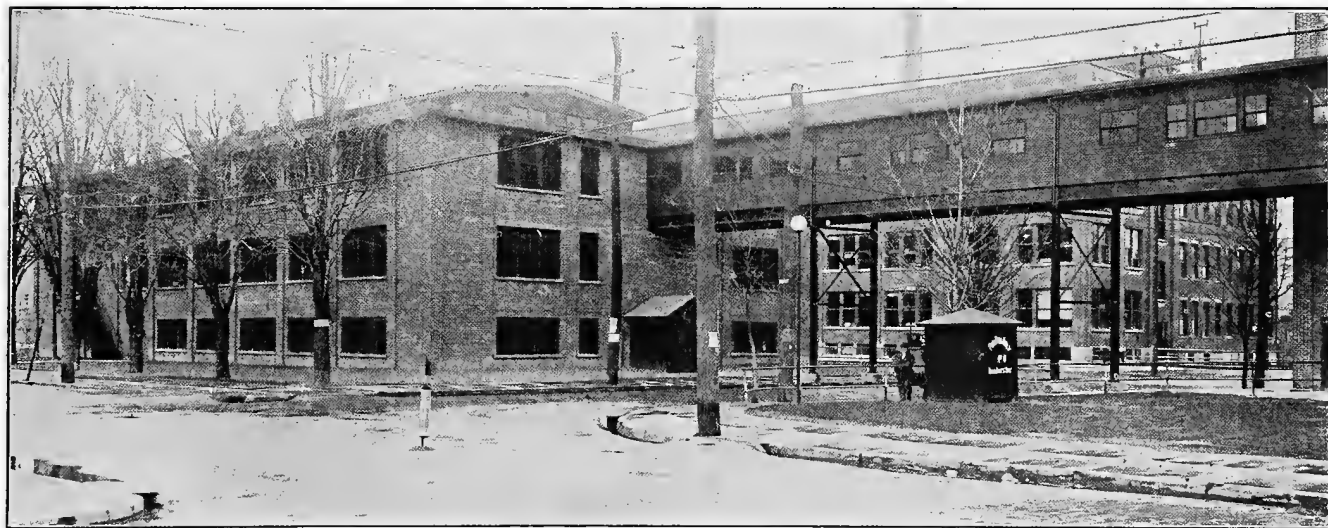
The Theodore Roosevelt School is being erected at a cost of \$320,000. It will contain 22 rooms and will take care of the children residing on the South Side of Johnson City. A new school building is needed on the North Side, which has largely increased in population, and it is probable one soon will be erected.

The High School was built in 1915 at a cost of \$100,000 and is so planned that another wing may be added at any time. The population of the village is growing so rapidly that it is probable the additional wing will be erected soon, for four divisions are being taken care of temporarily in Community Hall with four teachers presiding, two divisions in the Grand Avenue Hall with two teachers in charge, and a primary and a kindergarten grade in the little Mission Chapel on the North Side under the direction of two teachers.

The Roberts Street School contains 11 rooms and each is filled to capacity with grade pupils. This school was built in 1902 and an addition was found necessary two years later. Though there were but a few teachers in the grade school a few short years ago, 51 now are teaching the future generation their readin', 'riting an' 'rithmetic. The High School has 14 teachers.

Professor Smith believes the schools will grow in the next few years as rapidly as they have in the past. He has always been the friend of the pupils and the teachers and all have a good word for him.

Until a short time ago the little white frame building containing two rooms, in which eight grades were taught, was considered adequate for



Restaurants in Johnson City and Endicott where thousands of Endicott Johnson Workers and their families and friends dine every day at less than the cost of the meals. Below, the river at Ideal Park.



Panoramic view of Ideal Park, Endicott, magnificent public playground for all the people maintained by the Endicott John-

the children of Westover, adjoining Johnson City to the west. A new brick school is now being erected which will contain four large, airy and light rooms modern in every way.

The building will be ready for the autumn term. Two rooms will be used at first and the remaining two will be completed as rapidly as possible. The children are attending separate morning and afternoon sessions. At present there are more than 50 children registered, but the autumn term is expected to see many more enrolled.

A feature of the building is the basement, which is spacious and will be used for school gatherings, neighborhood parties and gymnastic work for the children.

Conditions of a similar nature existed in Hooper, lying between Johnson City and Endicott. Its little white school house was considered quite sufficient to take care of the children of the vicinity until the population increased to such an extent that separate sessions had to be held for the younger and older children.

This suburb now has opened a new school which cost nearly \$35,000 and which contains eight large and modern rooms, with an auditorium in the basement. This year there are three teachers and next year there will be five. Mrs. Wilcox has been principal for the last four years, and she reported that there were 100 children enrolled this year, with a probability that 150 will be enrolled at the fall term.

UNION-ENDICOTT SCHOOLS

The schools of both Endicott and Union are under the supervision of the School Board of Union

Free School District No. 1. One of the finest school systems of the state is to be found here, with more than 2,600 children attending.

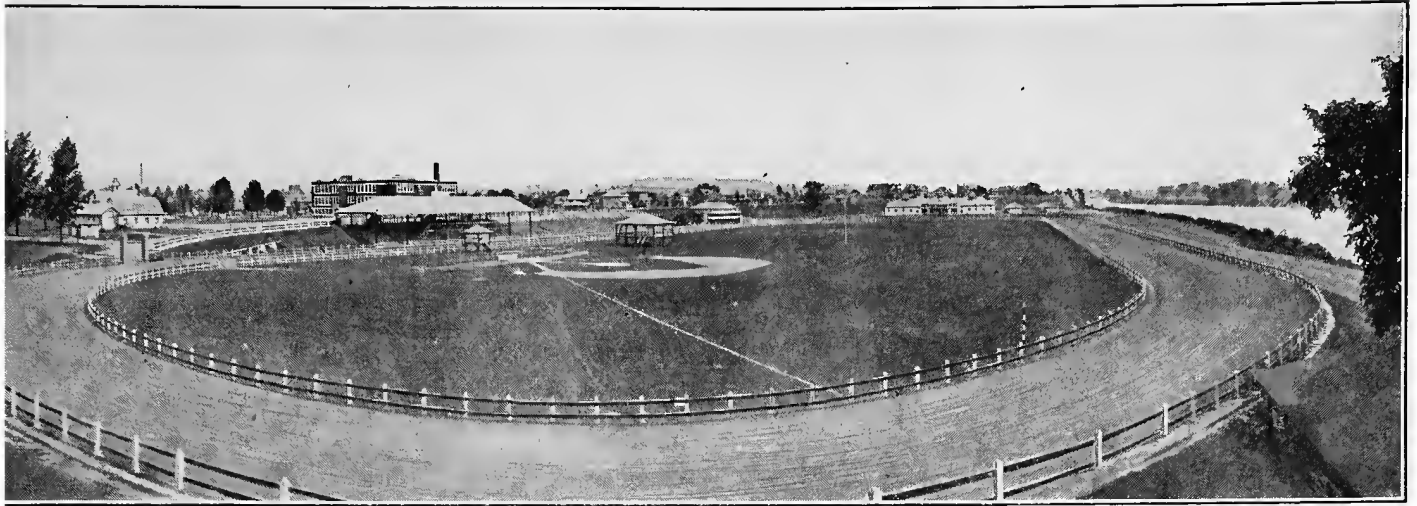
In 1902 the School Board of the district built the Union High School. At that time the board believed the school would be large enough to take care of all future needs. The members soon found they were mistaken. The board in 1913 bought the site of the Union-Endicott High School which now stands at Washington avenue and Main street in Endicott, and the school was built at a cost of \$110,000 and equipped within the original appropriation made by the board. The old Union High School then became known as the Loder Street School.

Endicott began expanding to the north and it was found necessary to build the North Side School building of 10 rooms. The original school of Endicott, the Broad Street School, was then found to be too small to accommodate the students. It was increased to a 20-room building and the plans were made so that another wing of 12 rooms may be added at the discretion of the board.

Meanwhile it was found that the North Side School has become overcrowded, and in 1919 the School Board appropriated \$150,000 to build a 27-room addition. This is now under construction and is soon to be completed.

The School Board recently appropriated \$160,000 for the purpose of remodelling the Loder Street School into a modern building of 28 rooms. The work will be started soon.

Herbert H. Crumb, A.B., A.M., is Superintendent of Schools in the "Twin Villages," as they are called.



Corporation in order to provide healthful recreation. Everybody is welcome, and everything but refreshments is free.

Making the Mail Man Step Lively

AN increase in postoffice receipts of 56 per cent. in 10 years tells in part the story of Binghamton's growth both in population and in activity.

As a barometer of business conditions in the community, business organizations have considered valuable the volume of postal business, and the development of business in Binghamton is clearly indicated in the following comparative statistics relating to the postal establishment of this city.

POSTAL RECEIPTS FOR TEN YEARS

Postal receipts consist of funds derived from the sale of postage stamps, stamped envelopes, postal cards, newspaper wrappers, newspaper postage, and permit matter mailed under special authorization without stamps affixed. The receipts from such sources for the last 10 years were as follows:

1909	\$207,168.87
1910	223,313.69
1911	224,380.62
1912	255,171.28
1913	265,215.99
1914	279,262.43
1915	286,468.93
1916	295,192.57
1917	291,038.43
1918	321,862.37
1919	324,955.61

The increase in receipts in 1919 over 1909 amounted to \$117,786.74, or 56 per cent.

The Act of June 25, 1910, provided for the establishing in postoffices of postal savings banks. The maximum amount which may be deposited by any one person is \$2,500. The rate of interest is two per cent. and the principal may be withdrawn at any time. Deposits may be converted into government bonds bearing interest at $2\frac{1}{2}$ per cent. All deposits received (except 10 per cent. for a reserve) are redeposited in local banks. The deposits at the Binghamton office at present amount to \$153,030.

MONEY ORDER BUSINESS

The postoffice in this city compares favorably with those of cities nearly twice the size of Binghamton so far as money order business is concerned, due in large measure to the fact that a large number of mail order houses are situated here. Goods are shipped by parcel post and through other means by these concerns, and remittances are made by postal money order. The following figures show the number and amounts of money orders issued and paid for the last five years:

MONEY ORDERS ISSUED

	Number	Amount	Fees	Total
1915	47,962	\$368,409.02	\$3,195.49	\$371,604.51
1916	51,297	382,948.31	3,233.02	386,181.33
1917	55,714	421,701.66	3,478.31	425,179.97
1918	52,447	439,517.52	3,479.70	442,997.22
1919	61,566	557,927.92	4,248.85	562,176.77

MONEY ORDERS PAID

	<i>Number</i>	<i>Amount</i>
1915	197,887	\$1,048,233.70
1916	181,713	981,029.77
1917	146,366	953,742.58
1918	141,933	980,850.66
1919	181,544	1,229,621.71

The combined total of money orders issued and money orders paid during the year 1919 amounted to more than one and three-quarter million of dollars.

PARCEL POST

The parcel post was established August 24, 1912. The original act provided for handling packages not over 11 pounds in weight. Amendments adopted since that time permit the acceptance of parcels 70 pounds in weight for the first three zones and 50 pounds for the other zones. During the last year 780,648 parcels were despatched from the Binghamton postoffice and 423,240 parcels were received and delivered.

The tremendous growth of the postal business as reflected by the figures given has made necessary continual expansion of the working force, improvement in mechanical devices, motorization of vehicles and reorganization of the system of handling the finances and the mails, all of which has been accomplished during Postmaster Fancher M. Hopkins' term of office.

His supervisory force consists of the following:

DIVISION OF FINANCE

Seward H. French, Assistant Postmaster.
 Harry B. Hinds, Postal Cashier.
 Vernon Perry, Money Order Cashier.
 Joseph F. Kuhnen, Supt., Station "A."

DIVISION OF MAILS

Harry J. Crowe, Supt. of Mails.
 Patrick J. Condon, Asst. Supt. of Mails.
 Fred S. Maine, Foreman.
 Jay C. Rose, Foreman.

Because the growth of the city has rendered the present postoffice facilities wholly inadequate, the Government has bought a site for a new postoffice and will build thereon one of the most imposing Federal buildings in New York State. When the present postoffice building was erected Uncle Sam believed he was building for the distant future. The structure has already been so far outgrown that he has been compelled to rent much

floor space in a nearby building in order to keep step with the city's strides, and still another building is being built for temporary use.

ENDICOTT AND JOHNSON CITY

Even more striking than the increase in the business of the Binghamton postoffice have been the increases in Endicott and Johnson City.

The gross receipts for stamps in the Endicott office since it was established have been as follows:

1902	\$ 476
1904	1,680
1906	8,155
1910	17,770
1913	31,052
1914	31,804
1915	37,930
1916	48,473
1917	54,110
1918	76,487
1919	80,965

Total receipts from postals, postal savings, money orders, and so forth, have been:

1916	\$314,688.06
1917	352,591.07
1918	365,122.71
1919	593,547.09

In addition the Endicott postoffice sold during the year 1918 War Savings Stamps to the amount of \$269,431.02.

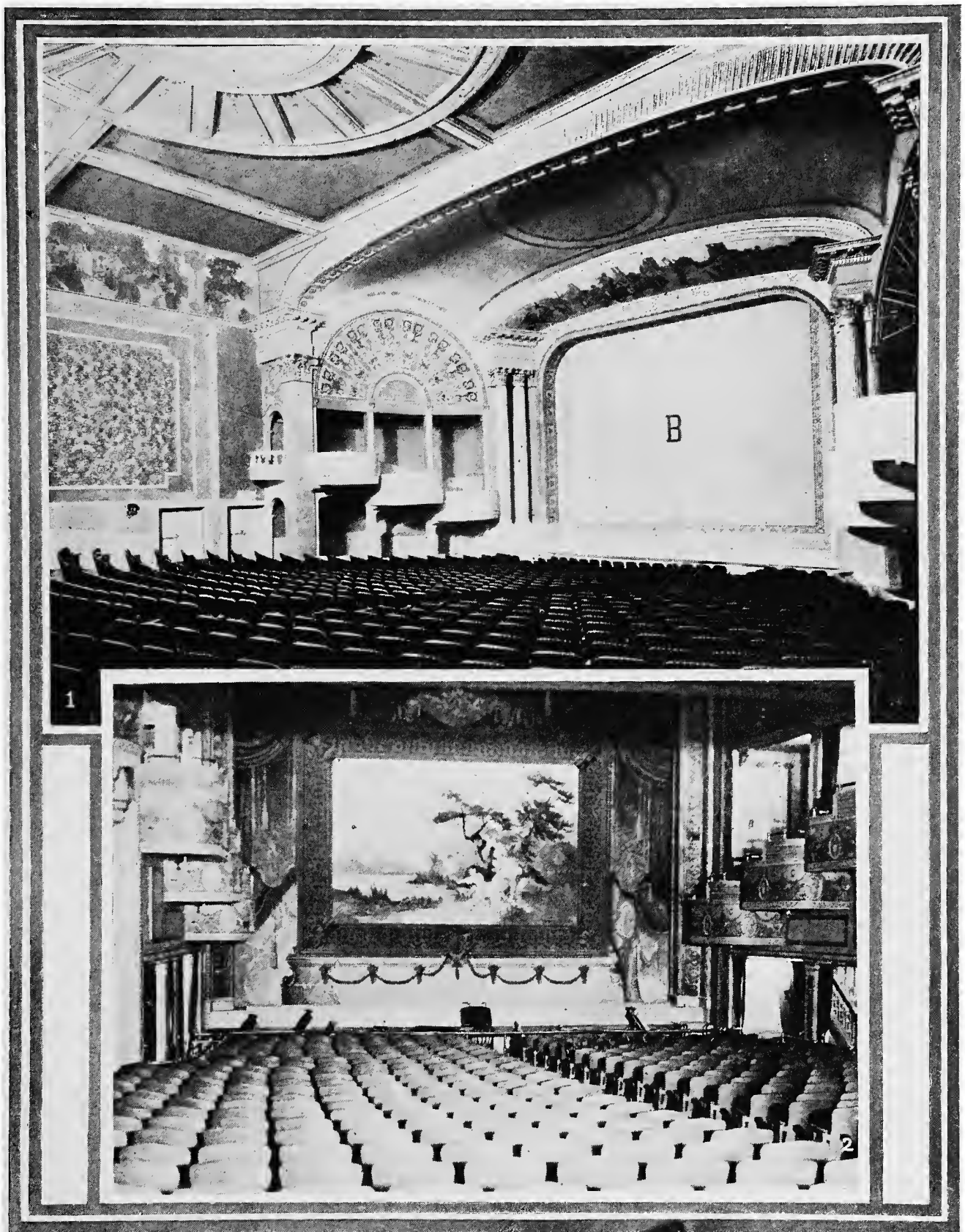
There has been an increase of 300 per cent. in the number of registered, insured and C. O. D. letters and parcels during the last four years. The figures follow:

1916	5,061
1917	8,343
1918	10,400
1919	14,981

So great has been the increase in the postoffice business of Johnson City that the quarters have been outgrown and a movement has been started for a new building.

It is believed from incomplete figures that the total business of the last year will exceed the year previous by 25 per cent. This is a conservative estimate. The money order business shows almost a 50 per cent. increase over the same period of the previous year.

Although a lease has been signed for a period of years for the use of the present quarters, people in touch with the owners state that this would not interfere with the department obtaining new space and moving from the building.



Two of the most beautiful theatres in the Eastern States were built in Binghamton this year in order that amusement facilities shall keep pace with the growth in population. The Binghamton Theatre (top) seats more than 2,000 and is equalled or surpassed in size by only six theatres in New York City. The Strand Theatre (bottom) also is one of the most attractive playhouses in the state.

Americans All!

THE Valley of Opportunity is distinctively an American community. The foreign population in the city is only 11 per cent. of the population. It has increased, however, in recent years with the growth of the factories, and the people of the valley, with characteristic energy, have determined that these newcomers shall be assimilated and made part of the civic life, that above all, they shall become real Americans, cherishing our ideals and institutions because they understand them.

This ambition is being achieved. Tomorrow the Slovaks, the Bohemians, the Italians, all the other motley nationalities of today, are going to be Americans. And success is attending this effort chiefly because of the fact that those engaged in it are working with, and not for, their new friends.

One of the principal agencies in making the newcomers feel at home and in weaving them into the very warp and woof of the community is the Americanization League of Broome County, of which William F. Seward is president. Here is the creed of that league:

"To revivify faith in the American tradition and the principles upon which the Republic was founded. To spread the knowledge, promote the study of the history of America, confident that the past is the only sure foundation upon which to build for the security of the future.

"Democracy in America has been a growth and we are persuaded that changed and changing industrial and economic conditions may be fully met by the twentieth century interpretation and application of the Constitution of the United States. The affirmation in the preamble that one purpose of the formation of the Union is to promote the general welfare is a statement and inspiration for today and tomorrow. It is our chart and compass. The hope of Democracy the world over is the Constitution."

The league was founded in December, 1919. Its aim is to develop an American citizenship animated by the American tradition; to make American ideals come true.

Its parish includes new and native-born Americans, and upon the latter rests the responsibility of offering a definite program of education in the ob-

ligations, responsibilities, opportunities and duties of American citizenship and American life. Education being used in the largest meaning of the word.

The league is a clearing house for all American activities, a bureau to co-ordinate and unify, to eliminate duplication, and above all, to suggest constructive programs.

The league is non-partisan and non-sectarian. Its creed is good will growing out of acquaintance. Organized and intelligent zeal for the general welfare is bound to follow.

AN EDUCATIONAL PROCESS

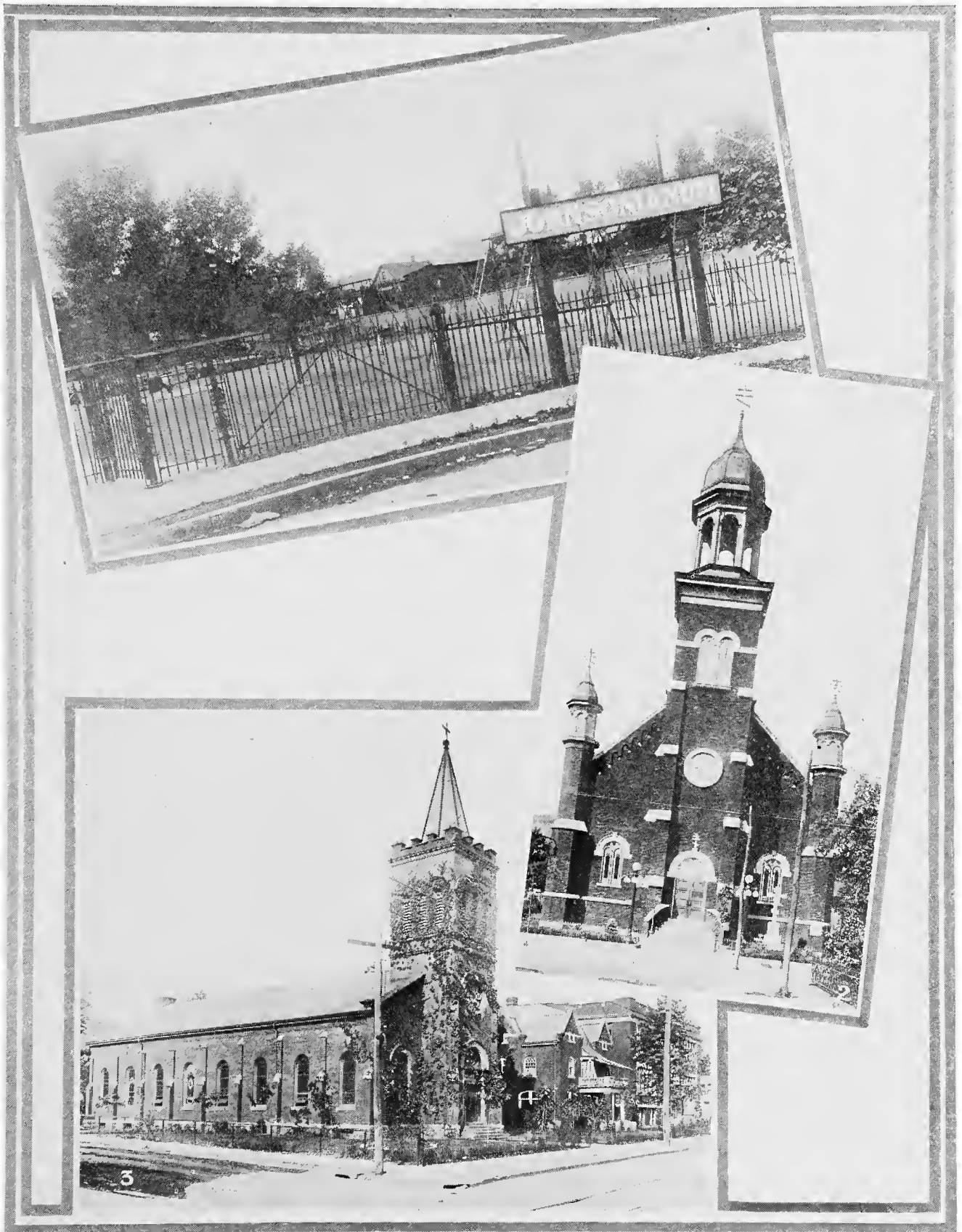
What we call Americanization is an educational process and has been carried on for years in this city under the direction of the Superintendent of Schools, Daniel J. Kelly, through night classes in the public schools for instruction in English and civics. These classes have been held in the High and Jarvis Street schools, under the direction of Daniel B. Mills, principal of night schools. J. Alfred Spouse has carried on a program of singing, in connection with the evening classes, that has been helpful on the social side of the work.

The league has sought to increase attendance at these classes by the distribution of thousands of handbills and window cards calling attention to their advantages; also through individual effort and announcement at meetings of new Americans. The work of the educational authorities is foundation work.

PROGRAMS BY NEW AMERICANS

"America first" does not mean that the newcomer should tear from his heart all love for and pride in his native land. That would be monstrous. Immigration made possible the United States. The league calls on the long-inherited traditions in music and the arts of new Americans to enrich the life of the community.

At monthly meetings of the league a program of instrumental music has been given by an Italian group; of folk songs and dances by a Ukrainian dramatic club, in native costumes; of Polish music by the choir of the Polish church, St. Stanislaus, the program being preceded by an address by the rector of the church. At one meeting the Newman



The First Ward, Binghamton's only district of any size given over to Americans from other shores, is fast becoming an attractive neighborhood. 1, the Johnson playground; 2, Greek Catholic Church; 3, SS. Cyril and Methodius Church and parochial school.

Club provided a musical program, with a talk on Americanization by one of its members.

The program for the autumn includes short talks at the monthly meetings of the league by the various group representatives on the story of their native land and what America means to them.

The league is a partnership and is self-sustaining, being supported by the voluntary contributions of its members. Membership is open to every organization in Broome County interested in the work of the league.

The officers and executive committee of the league include a large proportion of new Americans. It is their league. They are asked to take the initiative and assume responsibility. The native Americans work with and not for the new Americans.

CLASS IN CIVICS

Classes in civics have been held weekly at league headquarters in the Binghamton Public Library building for the period of eight weeks preceding each quarterly meeting of the Supreme Court of Broome County, when naturalization is granted.

The aim of this class is to give instruction in the subjects upon which the applicant for naturalization will be examined by the court. The names of those who have filed their second application for citizenship were obtained from the County Clerk and a written invitation to join the civics class was sent from league headquarters to each man. Members of the league furthered attendance by personally inviting men of their own race who were thus enrolled, to join the class.

In case of a failure to respond there was follow-up work by letter or personal work or both. The first class enrolled 89 men, with an average attendance of 40, and was taught by S. J. Koerbel. The second class, with an enrollment of 29 and an average attendance of 16, was taught by Charles Clinton.

WELCOME THE NEW-COMER!

The attainment of citizenship in the United States is a great event, mind-stirring, soul-stirring. It is not to be dismissed as a commonplace and only part of a dull and droning judicial routine. His fellow-Americans should welcome the new-comer into their ranks. A great event, to be sur-

rounded by something of dignity and formality, has happened in a man's life.

At the suggestion of the league, and with the approval of the Supreme Court justices, the coming into full American citizenship has been made an event worthy of public honor and recognition. Men who received their final papers in October, 1919, and in January, and March, 1920, were the guests, respectively, of the Rotary and Kiwanis clubs and the Knights of Columbus at dinner or "smoker."

The speakers' list included a Supreme Court Justice, a Mayor and former Mayor of the city, the Superintendent of Schools, a representative of the league, the new Americans themselves. The outcome was good will and a better understanding. That sort of getting together on the platform of American citizenship means in the long run a finer quality of citizenship and of city.

ENGLISH CLASSES FOR ADULTS

Under the direction of the Superintendent of Schools, assisted by Mrs. Jennie W. Hess, State Organizer, 15 classes for the study of English by adults were organized, 12 of these being conducted in homes, one at league headquarters, one in a parochial school, and one in Lithuanian Hall. The teachers were supplied by the Board of Education, which is now furnishing a teacher who gives her entire time to teaching home groups. The nationalities included in these groups are Syrian, Russian, Armenian, Greek, Austrian, Polish, Slovak.

BUREAU OF INFORMATION

As a bureau of information the league has been of service to many persons in many ways. For one family many letters, carrying special delivery stamps, were sent flying to Washington in the attempt to get hurried passports for a wife and little son who suddenly decided to accompany the father of the family on a trip to his native land in search of health. The passports were successfully obtained, and the family sailed, happy in being together. Other letters were written for rulings on the admission of aliens with certain physical deficiencies, for a brother who was very anxious to have his sisters with him in this country. Many questions have been received concerning steamship routes and rates, and the sending of money to various parts of Europe. Most of the questions



Kahurah Temple, Ancient Arabic Order Nobles of the Mystic Shrine, and clubhouse of the Knights of Columbus. The temple, which is a block in depth, contains a convention hall seating 1,500, where the world's greatest artists are heard in concerts every winter. In the rear of the K. of C. Clubhouse is a public playground with a large sign reading, "All are Welcome." When the Masonic Temple was burned last year the Knights offered to throw open their own home to the Masons—an act which shows the spirit of friendliness existing between the two organizations.

have had to do with naturalization, which has proved one of the most important activities of the league.

Through a follow-up system men were notified by letter of the date when they should file their second papers, and assistance was given to scores of men in filling out requests for certificates of arrival in this country, as well as on first and second naturalization papers.

JOHNSON CITY AND ENDICOTT

Classes in English and civics were formed in two factories and in an American club by Walter G. Truex, Americanization secretary of the Y. M. C. A. At the Corliss Avenue Annex, Endicott Johnson Corporation, Mrs. Jennie W. Hess graded six classes, under the direction of Truman H. Platt, with Miss Esther Golenor as principal of the teachers. These classes held 22 sessions, during which the pupils learned the Declaration of Independence, and recited it at the dinner given in April, at the close of their work. At Your Home Library, Johnson City, 92 were enrolled for study, with Miss Annamae McManus and Miss Winifred Albright. Of these two received their citizenship through U. S. A. service, 54 filed their first application for citizenship, 15 filed their second application, and 38 received their final papers, there being not one failure to pass examination among those who applied for their final papers from the class. The work closed in April with a dinner and exhibition of the work of the pupils. An excellent standard of attendance was maintained in all these classes, which were taught by teachers selected by the Board of Education of Binghamton, and paid by the board, except those teaching in Johnson City. These the Endicott Johnson Corporation elected to pay, themselves.

WORK BY VARIOUS UNITS

Americanization work of permanent value has been done by many units of the league. The Civic Club is carrying on two baby health clinics, a class for cooking and one for sewing, with great benefit to the many foreign-born mothers they are reaching. The club also brought Rabbi Wise to speak at the High School, last autumn, and provided a part of the program for Constitution Day. Through the efforts of Mrs. Joseph Hayes and other members of the Newman Club, the Board of Education

opened evening classes at Pine Street School. Enrollment and attendance were carefully looked after during the sessions of these classes, by members of the club. The Daughters of the American Revolution and the Association of Collegiate Alumnae are planning valuable work to be undertaken in the autumn. The D. A. R. will furnish a model flat in the Woodrow Wilson School building, to be used in teaching the girls and their mothers the proper care of an American home.

The Collegiate Alumnae will assemble an exhibition of the handicraft work of foreign-born citizens, which will be placed in the Art Gallery of the Binghamton Public Library. This exhibit will be open to the public afternoon and evening, and on varying days will be in charge of various racial groups, who will provide some form of entertainment.

The Jewish Sisterhood has provided helpers to care for the children brought by the mothers attending English classes at league headquarters, and also sent some from its membership to assist in teaching.

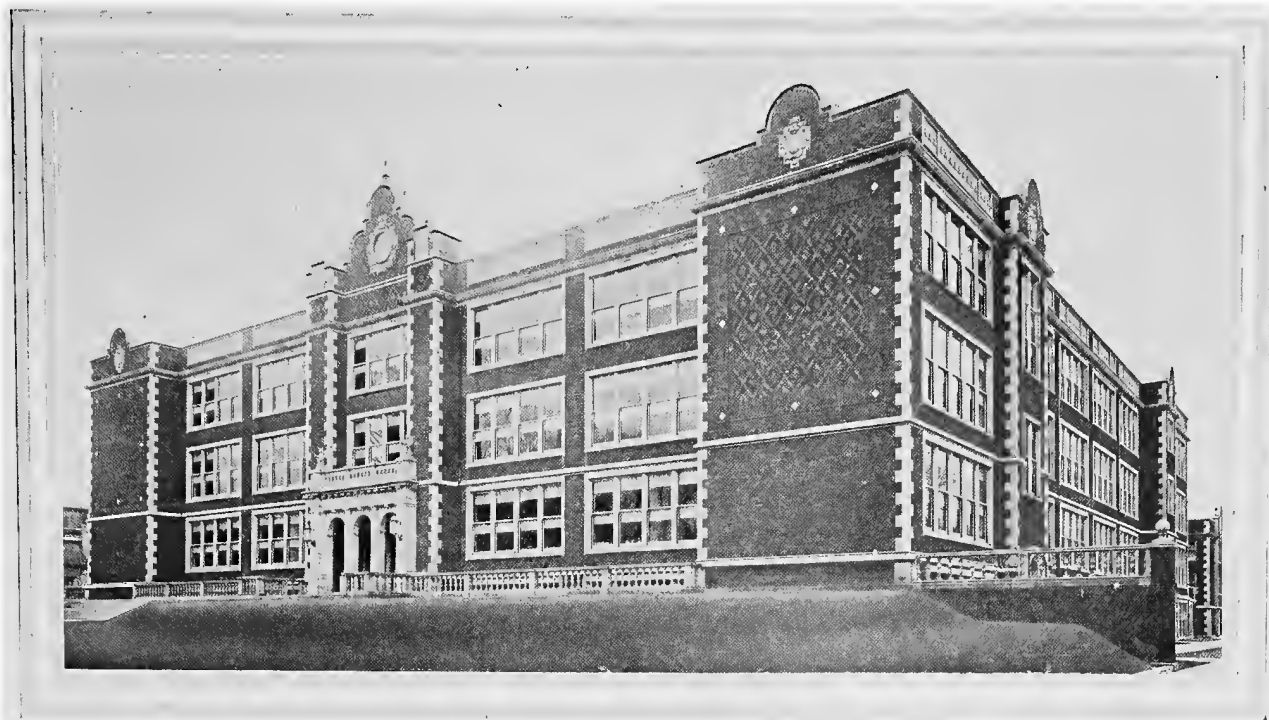
COMMUNITY HOUSE AT HILLSIDE

A community house, called Hillside Centre, has been opened on the North Side of Endicott. This provides a library for the people, also rooms for games and meeting purposes for young and old. A complete kitchen gives equipment for suppers. One room is fitted up as a baby health clinic, under the direction of Dr. Augusta Kritz. A class in sewing, organized by Mrs. Jennie W. Hess, has met at the centre. Two other sewing classes, also organized by Mrs. Hess, have met in North Endicott homes during the winter. These classes have been taught by volunteer teachers.

At North Endicott High School, four classes for the study of English and civics have been held. These classes were organized and directed by the Endicott Board of Education.

A series of six lectures was given at the High School during the winter, by speakers sent from the State Department of Immigrant Education. These dealt with the technique of teaching English to non-English speaking people, and with organization problems, and were of distinct value.

The league organized the great American Day celebration held in Binghamton on May Day, which is described elsewhere in this book.



Binghamton's modern \$750,000 High School

Why We're Proud of Our Schools

BINGHAMTON believes in good schools: first, because her boys and girls are entitled to the best in the way of opportunity in training for citizenship, and, second, because good schools are the best asset any municipality can possess. During the last few years an intensive campaign of development has been conducted. Instead of using makeshifts and projects a definite policy has been established which has been consistently followed until to-day Binghamton claims a school system pre-eminent for its excellence.

The system has been brought up to its present high standard under the direction of Supt. Daniel J. Kelly, whose work has won recognition from educators the country over.

THE PLANT

The school plant consists of 16 buildings, 15 for elementary work and one for the High School.

Three elementary schools, Lincoln, Jefferson and Wilson, have new, modern, fire-proof buildings of the most approved type, while four other schools, Oak, Roosevelt, Fairview and Rossville, have buildings which have recently been remodeled and enlarged. Plans have been projected for the continuance of the building program so

that within a short period every school will have either a remodeled or entirely new building.

Each school is provided with a well-equipped playground, which with two exceptions are unusually ample. The janitorial service has been improved and extended until every building is cared for in the best manner, being kept thoroughly clean.

THE PROGRAM

The work of the Binghamton schools covers a period of 13 years. The first is devoted to the kindergarten, which forms the connecting link between the home and the school. This is followed by eight years of regular work and four years of high school.

The course of study has been broadened and enriched until it embodies the most modern ideas of both a practical and a cultural education, fitting boys and girls to live and enjoy life during their school years, at the same time preparing them to meet the duties and responsibilities of mature citizenship as it exists in this great land of ours to-day.

The old time traditional subjects receive due consideration in the curriculum. English is the basal subject. This includes reading, spelling,

grammar, composition and literature, in fact all phases of the use of the mother tongue.

The boys and girls in the schools are taught, yes, trained, to use the English language correctly, to understand its technical structure, to learn how to express themselves with clearness and precision, to become able to read with accuracy and to enjoy the fine things that have been written.

What has been accomplished is marvelous. Children even in the lower grades are able to stand before their associates or audiences and talk with clearness and ease. They also write with equal facility, and, best of all, they are rapidly becoming more clear and positive in their thinking, the inevitable reaction of clear, positive expression.

The course in English begins in the kindergarten and runs in proper sequence and unbroken continuity through the high school. It is planned and directed for the entire system by a single supervisor or director, which accounts for the uniform standards and results.

In mathematics the keynote is not only information but accuracy. Children are taught to compute and reason logically and accurately. The arithmetic begins with simple number work in the kindergarten and continues through the first half of the eighth grade. Algebra is then introduced, which extends through the first year in high school, when it is followed by geometry. Those who desire may study the higher mathematics. In connection with mathematics the study and practice of thrift is encouraged.

The social sciences, geography, history, civics and economics, together with the special Americanization program, are all included in one department, which during the coming year will be under the supervision of a single director, as is English. Beginning with simple nature study in the lower grades, the work progresses year by year until all subjects introduced are properly presented.

An approved, modern system of free arm writing has been installed and is taught under expert direction. The aim is to acquire an easy, legible and neat hand. Highly satisfactory results are obtained. The penmanship of the boys and girls in Binghamton will compare favorably with any and will excel the majority.

A well graded course in drawing is conducted in which the pupils are taught an appreciation of

form, color and art, besides being made to acquire skill in hand training. In the High School both the artistic and the practical are considered. Design and representation are included, together with interior decorating, costume design and poster work.

Closely correlated is the work in manual training, which begins in the fifth grade, being the same for both boys and girls until the seventh grade is reached, when the girls go into the cooking classes, where they spend a year, then take up sewing for the eighth grade. The boys spend both seventh and eighth grades in the wood working shop. In the High School elective courses are offered for domestic art and household art.

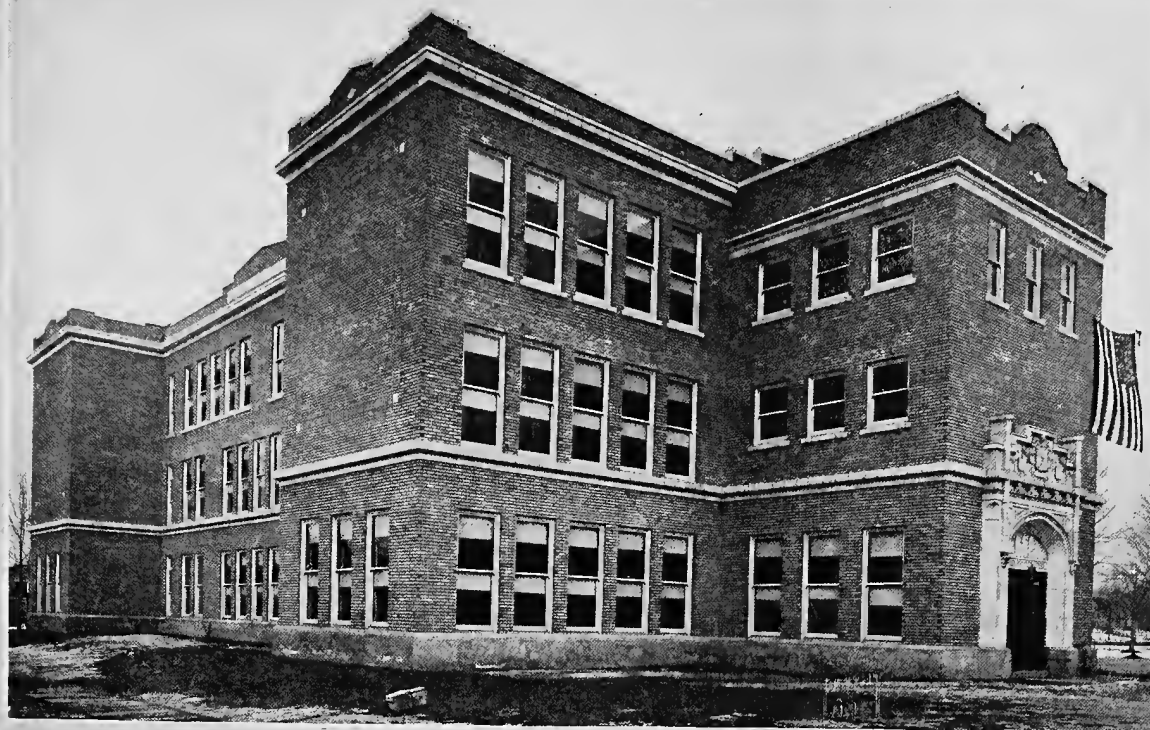
Music has a large place in the schools. Children are taught to sing correctly and are trained to appreciate and enjoy the best in music. Remarkable results have been obtained, so that we challenge the world to show anything better.

HEALTH EDUCATION

Health education is greatly emphasized in the Binghamton schools. It is virtually the outstanding subject, conducted on a highly organized systematic plan for the purpose of causing boys and girls to develop habits of right living so as to guarantee them long, healthy, useful lives with maximum happiness and efficiency.

The Binghamton schools are giving a comprehensive, intensive course in health training which already shows results approaching the marvelous. There are five sections to the work. The first is the medical inspection, in which all children are inspected annually by school or home physician and at least every two years thoroughly examined. Defects are noted and this information submitted to the parents. All cases are then rigidly followed up until satisfactory relief is given. If parents are unable to provide necessary treatment the cases are attended to in the school clinics. During the last year special provision has been made for the care of the teeth. All children have their teeth cleaned and examined by the oral hygienists. If treatment is needed the parents are informed. In case the parents can not afford the necessary treatment the school clinic provides it.

The second section is devoted to physical exercises and setting-up drills. Good posture is made the basis of this work, for not only does appear-



Binghamton is adding new buildings to her educational equipment as increasing population makes additional room necessary. Here are two of the newest schools, Abraham Lincoln and Thomas Jefferson, both of which conform to the highest and most modern standards.

ance but also good health demand proper sitting, standing and walking position. Several times daily drills are given all for relaxation and physical exercise, while constantly good posture is insisted upon. Two experts are employed to instruct teachers and direct the work.

Section three covers the formal study of hygiene. Here health habits rather than body structure form the keynote. Each teacher devotes a specified amount of time to the course outlined for this section.

Section four includes recreation and playground activities. All children and teachers spend at least two periods daily out of doors learning to play and playing unless the weather positively prohibits, when the play is conducted indoors. With shorter working hours and longer play time the American people must be taught how to play, something which they do not know at present. Here again the children offer the only opportunity.

There is also an immediate result, since the out-of-door exercise tones up the body so that better indoor work is possible, besides assuring better health.

The last section calls for athletics and gymnastics. These are conducted for the upper grades with greatest emphasis in the High School. Four specialists direct this work. There is a finely equipped dispensary for clinics and general use, together with a central office with a trained clerk in charge.

WORK WELL SUPERVISED

The whole health education division is under the supervision of one competent director, who is responsible for planning the work with its separate sections properly co-ordinated and made to function in the actual living of the children, both for their present pleasure and welfare and for their enjoyment and usefulness in adult life.

The exceptional children are specially cared for. Those who are crippled have a school of their own in the High School building. They are brought each morning in the department bus and are taken home in the afternoon. At noon suitable lunches are provided.

Practically the same provision is made for the mentally defective children, while those who are retarded are organized in classes with expert teachers who aim to give these pupils such indi-

vidual aid as may be necessary for them to take their proper places in the regular work.

The extension work in the Binghamton system has three phases or sections. The summer or vacation schools are conducted in each of the schools throughout the summer vacation. The activities include playground and recreation, manual or bench work, sewing, food preserving and make-up classes for those whose promotion was lost because of failure in one or possibly two subjects.

The evening schools offer work in elementary and academic subjects, including English, French, Spanish, mathematics, civics, etc., stenography, bookkeeping, typing, drafting, shopwork, sheet metal, sewing, cooking, millinery, automobile construction and operation, telegraphy, together with English and civics for new Americans. Most of the work is conducted in the High School building, with departments in several of the elementary buildings.

The factory and home classes are conducted for those who can not attend the regular evening school but who need or desire instruction in English, civics, and so forth.

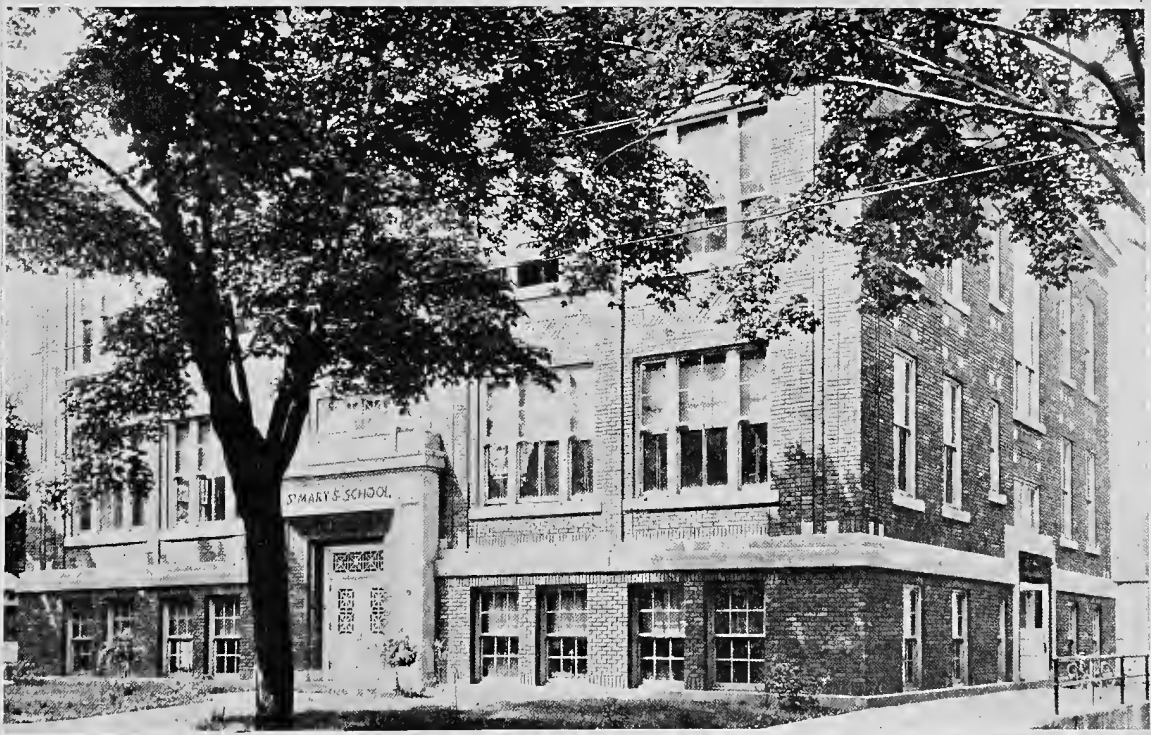
THE STAFF

The staff consists of 360 teachers organized in separate schools or departments with a principal in charge, who is the administrative officer. Each subject has a highly trained expert as director or supervisor, who plans and outlines the work, keeps the courses of study up to date, recommends the needed equipment and supplies and instructs the individual teachers in what and how they are to teach. This means that all Binghamton teachers are privileged to receive the best of technical and professional training while they are in the service.

THE PURPOSE

This is two-fold. First, it is the aim to give boys and girls an opportunity to devote their time and energy during the hours given over to school to that which will be of both immediate profit and pleasure.

The ultimate aim is citizenship through the training of children to grow into men and women clean and strong physically, mentally and morally, so that they may assume their duties and obligations as intelligent, responsible and efficient citizens, or in other words, to be thoroughbred Americans.



Binghamton's parochial schools set a high standard of excellence in their buildings, equipment and courses of study. St. Patrick's School (top) and St. Mary's School, here shown, are institutions of which the city is proud. Another parochial school in the First Ward is shown elsewhere.

A Winning Fight Against Disease

WHEN Dr. C. J. Longstreet, Health Officer of the City of Binghamton, is able to say that in his administration of two years there has been only one case of typhoid fever that was not imported, you have the story, in a nutshell, of Binghamton's pure water and milk supplies and of its general sanitary conditions.

Typhoid is born of filth and neglect. Its germs lurk in impure water and impure milk; they thrive where sanitary measures are neglected. A city that has wiped out typhoid is a clean city—clean on the surface and clean underneath—and Binghamton virtually has wiped out typhoid.

First in importance among the things that have brought about this result is perhaps the sparkling water supplied by the filter plant. A famous Philadelphia physician came here recently. Being tired and travel-stained, the first thing he wanted after he had registered at a hotel was a bath.

A Binghamton friend waited for him in the lobby while the doctor performed this rite. When he came down his face was shining.

"You don't mean to tell me," he said, "that you have sparkling water like that all the time? Never before have I seen city water like it. I drew it into the tub and it looked so good to me I just had to stand and look at it before I took the plunge. Do Binghamton people appreciate what an asset they have in water like that?"

PURE MILK SAVES LIVES

The second thing that has helped wipe out typhoid is the thoroughness of the Department of Health in its inspection and control of the city's milk supply. Nothing but certified and grade A and B milk is permitted to be sold. The inspectors are out between 2 and 4 o'clock in the morning, as soon as the milk wagons begin to rattle through the streets. They stop all the wagons they meet and confiscate samples.

Of these samples laboratory tests are made, showing the bacterial count and the butter fat. Lists of these are compiled and published so the public may know exactly how good milk each milkman is supplying. If a man's milk falls below a certain standard, it is ruled out of the market,

and there's no appeal from this decision until the quality is improved.

Moreover, the sale of dipped milk from wagons is prohibited; all must be bottled. Approximately 30,000 quarts of milk are consumed in the city every day, of which 20,000 quarts are pasteurized and 1,200 quarts certified. Eternal vigilance is the price of pure milk, and Binghamton exercises such vigilance.

Partly as a result of this policy and partly as a result of vigilance in other quarters, deaths of infants under one year of age were reduced from 225 in 1917 to 150 in 1919, and this notwithstanding an increase in population of 7,000 or 8,000. The baby milk stations and the Child Welfare Association have helped largely in saving these many lives.

A GOOD PLACE FOR CHILDREN

Indeed, the Valley of Opportunity is a mighty good place for children. Though the city school population is about 9,000, for the first four months of the present year, which include what is known as the diphtheria season, there were only 28 cases of diphtheria and three deaths. You will have to search the public health records of the United States a long time before you'll find anything to equal or surpass that record. Anti-toxin is furnished free to all diphtheria patients and the physicians are obeying the strictly-enforced rule that every other member of the family in which a case of this kind occurs shall be immunized. A second case in any one household is therefore a rare occurrence.

Because of a strict enforcement of the vaccination law, only one case of smallpox was reported last year, and this was imported.

The city's death rate in 1919 was 15 to the thousand of population, and the report for this period includes two months (January and February) of the influenza epidemic general throughout the country.

The height of this epidemic was reached in 1918, yet the city death rate for that year, still remembered with terror in all parts of the United States, was only 20.58—a rate low for most cities under the best of conditions.



Homes of Daughters of Isabella, American Legion and Binghamton Club.

Virtually every street within the city limits has sewer connections. Cesspools and outhouses are almost unknown. As soon as a street is sewered the residents are ordered to connect, and they do. The result of this strict enforcement of ordinances is a city with a remarkably good sanitary standard. The prevailing prosperity makes it possible for almost everyone to have the best of sanitary conveniences, and these conditions are reflected in the daily per capita consumption of water, which, despite the economy induced by the universal use of meters, is 73.48 gallons.

SANITARY RULES ENFORCED

The personnel of the city health force consists of the Health Officer, four district physicians, three nurses, one veterinarian, one meat and food inspector, two sanitary inspectors and two chemists working in the diagnostic laboratories. In addition to the Child Welfare Association, the Department of Health conducts a venereal and a

tuberculosis clinic. It also exercises supervision over midwives and baby boarding houses.

An important factor in keeping the city clean and healthful is the unusually thorough system of garbage collection under the supervision of the Department of Public Works.

One would have to seek far to find better health conditions than exist in Binghamton. The same is true of Endicott and Johnson City, which are paved and sewered to an extent altogether unusual in places of their size, and where all the sanitary conveniences are ideal. The Endicott Johnson Corporation maintains a large staff of physicians and nurses, whose services are free to every one who needs them. No one within their reach need be sick and suffer for lack of skilled and tender care.

In fact, the whole Valley of Opportunity is clean and healthful, and well equipped to stay clean and healthful. That's one reason why its people are thrifty and contented.



The straightaway on the outdoor track at Sun Briar Court.



Throng welcoming Sun Briar after his victory at Saratoga.

Where the Horse is King

THE name of Kilmer is inseparably linked with the activities and the progress of Binghamton. The public spirit of the late Jonas M. Kilmer and his son, Willis Sharpe Kilmer, gave Binghamton the tallest office building in Southern New York, 12 stories in height and ranking with those in cities far larger than this. To Willis Sharpe Kilmer the community also was indebted for the founding of a great newspaper, the Binghamton Press, which, conducted on a metropolitan scale, first set the pace for the progressive journalism of the present day in this city. Mr. Kilmer also built, equipped and gave to the city the pathological laboratory at the Binghamton City Hospital, an institution which provides facilities rarely found outside of the larger cities and which probably has saved scores of lives.

He was the originator of and one of the heaviest contributors to the fund for the maternity ward in the City Hospital, he aided the Young Women's Christian Association materially in acquiring its new building, and he has been a large contributor

to the Young Men's Christian Association and to other worthy causes.

While these are all solid contributions to the welfare of the community, they are limited in their effects to the community itself, but in another line of activity Mr. Kilmer has accomplished some things of more far-reaching extent. Perhaps no other man in America has done more than he has to combat the tendency to force the thoroughbred horse out of this country and to help maintain high standards in the breeding of horses. In furtherance of this effort he has established in Riverside Drive, just within the city limits and on the bank of the Susquehanna River, a great turf establishment, Sun Briar Court, which is one of the show places of the town and a magnet which draws from far and near men who love horses.

Persons familiar with turf history will need no introduction to the great Kilmer horse, Sun Briar, whose name has been given to this establishment. When this great son of Sundridge and Sweet Briar thundered down the stretch at Saratoga on August

6, 1918, completing a race mile in the Delaware handicap in one minute, 36 1-5 seconds, beating the fastest and best horses on American tracks and establishing a world's race record, he set a date in racing annals that will live as long as men's pulses beat to the rhythm of hurrying hoofs. Sun Briar's victory at Saratoga was followed by other great achievements. On August 17, in the famous Traversers stake, he finished a clean neck in front of Mr. Whitney's Johren, winner of the Suburban Handicap, the Belmont Stakes and the Latonia Derby, running the mile and one-quarter in two minutes, three and one-fifth seconds, the fastest time ever made in this stake since it was established in 1864. On September 11 Sun Briar brought his career to a climax by running a mile in a public trial against time in one minute and 34 seconds flat, clipping two-fifths of a second from the record of the Saratoga track.

A NOTABLE ESTABLISHMENT

Sun Briar Court, while it represents a considerable outlay of money, is more notable for the investment of thought and sound breeding and training knowledge involved. The indoor training stable buildings, completed at about the same time Sun Briar won his Saratoga victory, are beautiful and imposing. The main training stable, of vitrified tile, consists of an outer and inner structure entirely separate yet planned as a unit. This great outer structure houses an indoor track a quarter of a mile in circumference. In the building are more than 100 stalls, the quarters providing every convenience for the well-being of the equine aristocrats. An observation room commands a view of a large part of the track.

The inner structure, separated by a paddock from the outer building, is the maternity hospital and day nursery of Sun Briar Court. Here, surrounded by every care and comfort, the brood mares are housed and tended during the breeding season.

The setting of the court is worthy in every way of the investment of thought and capital that has

gone into the establishment itself. Several hundred acres are included in the farms. The outer race course is laid out on lines similar to the Sandown track in England, where the Eclipse Stakes are run. Recently there has been added a three-quarter mile straightaway along the bank of the Susquehanna, making a mile and quarter course. Indeed, few public race courses are to be compared with the Sun Briar track for perfection of design in the turns and slopes, and the character of the footing. The situation of the track affords a wonderful view of the surrounding country.

Sun Briar is not the only Kilmer horse that has won great successes. Others have attracted the attention of the racing world, notably Exterminator, winner in 1918 of Kentucky's two greatest classics, the Kentucky Derby (1 1-4 miles) and the Latonia Cup (2 1-4 miles). By these two victories Exterminator established himself not only as one of the three largest winners of stakes in America that season, but as a horse that could run on any track, account for himself admirably against the best that America had to offer, and gamely give all there was in him to the contested end. In conceding from 17 to 29 pounds to all other starters in the Latonia Cup Exterminator proved himself conclusively the greatest three-year-old of the season after the retirement of Sun Briar.

Mr. Kilmer is deeply interested in improving Sun Briar Court year by year, both from the standpoint of production and landscaping, and every year brings it nearer the ideal of both utility and beauty. He believes that he is being well repaid for his investment of time and capital in this enterprise by the generally awakened interest in the horse that has followed his efforts and those of other American breeders. It would be an unfortunate day for the country, he believes, if the thoroughbred horse, which officers of the government remount service pronounced the only type fully fitted for army service, should vanish from the land.

Sun Briar Court is doing its part in helping prevent such a catastrophe.



Entrance to indoor training stables at Sun Briar Court and rear view of the beautiful clubhouse.



Lackawanna Station, Binghamton, and its well-kept little park.

Steel Rails Link Us With Rest of World

AS a railroad center this community is in a strategic position.

Two great trunk lines, the Lackawanna and the Erie, connect it with New York City, 200 miles away, and with Buffalo and the West. We are midway between these two cities.

Two direct routes to Canada, two to New England and four to the South offer transportation facilities which leave little to be desired.

On an average day 150 freight cars, loaded with raw materials and finished products, are consigned to Binghamton. In addition to this is the enormous freight traffic of the Endicott Johnson Corporation in and out of Endicott and Johnson City direct.

There are 31 passenger trains on the Lackawanna daily, 21 on the Erie and 12 on the Delaware & Hudson, a total of 64.

The monthly passenger business of the Lackawanna Railroad in Binghamton has been virtually doubled in the last eight years, and the Erie and Delaware & Hudson have shown large increases.

In addition to being one of the principal centers on the main lines of the Erie and the Lackawanna, Binghamton is the southern terminal of the Susquehanna division of the Delaware & Hudson, and also the southern terminal of the Syracuse and the Utica divisions of the Lackawanna. The division offices of the last two branches are situated here

and are in charge of Superintendent Frank Cizek.

Because of the valley's central location, the Lackawanna recently has moved to Binghamton the offices of Allan Merchant, agricultural agent for the entire system, and of J. Louis Smith, passenger agent for the Utica and Syracuse divisions, the Ithaca branch and the main line west to Elmira.

The two routes giving us direct connection with New England are the Delaware & Hudson, by way of Albany and the so-called Poughkeepsie Bridge route; also by way of the Lehigh & Hudson River and connecting with the Lackawanna at Port Morris, N. J. There is direct connection with Montreal over the Lackawanna and New York Central lines, by way of Utica, and also over the Delaware & Hudson road, by way of Rouses Point. The South is reached over the Lackawanna and Pennsylvania lines, connecting at Northumberland, Pa., and also by way of Manunka Chunk, Pa., another junction point of the two roads named. A third gateway to the South is by way of Elmira, where connection is made with the Pennsylvania road. The Delaware & Hudson connects with the Pennsylvania at Wilkes-Barre, Pa., by way of Nineveh Junction, affording a fourth outlet to the South.

Five hundred twenty-five commercial travelers also live in Binghamton, 175 of them representing local business concerns and the remainder outside firms. There could be no better commentary on the city's advantageous situation.



Three Binghamton office buildings of metropolitan size and construction. Of these the Kilmer and Security Mutual buildings would be a credit to cities many times the size of Binghamton. A picture of the People's Trust Company building will be found in the panoramic view on page 9.

A Library that Does Things

THE Binghamton Public Library, housed in an attractive building on Court House Square which was given to the city by Andrew Carnegie, is not a mere depository of books, but a civic center. Its influence reaches into the homes and factories and offices, making the women better housekeepers, the mechanics better workmen, the employers better business men. It stimulates the ambitions of the young and lends them a helping hand toward success, seeks to develop an appreciation of the fine arts among the people, clasps the hand of the new American, and exerts a mighty influence for good on the lives of the thousands it touches.

There is better cooking to-day in Binghamton because of the books on cooking in the library. There is a large and varied collection, largely used. It runs from the simplest to the most elaborate; from "the way mother used to cook" to the conceits of the most famous chef. It includes New England, the Blue Grass country and Chinese cookery. It starts with "Cooking for Two" and "Left Overs" and ends with a banquet fit for epicures. The student can learn to cook in all languages. The library was a pioneer in furnishing free courses of lectures on domestic science by experts with demonstrations. At a lecture in assembly hall a side of beef was "demonstrated," every cut, its value and price, explained.

TECHNICAL TRAINING

The library is proud of its "graduates"—of men holding technical jobs who drop into town and the library every once in a while and recall how they got their start by study of the library's books on technical subjects. A quarterly list of new technical and industrial books is regularly distributed among the shops and factories of the city. Every trade and art and craft in Binghamton is represented in the library's collection. Or if a book wanted is not in the library it is either bought or borrowed. The resources of the Library of Congress and of our own State Library are drawn upon liberally by Binghamton. In addition to the quarterly list there is a printed catalog of technical as well as of business books.

The business library has become a growing

feature, with a special demand for books on accountancy, advertising, salesmanship. The lecture course in assembly hall has included technical and business subjects.

STIMULUS TO GARDENING

"The Man (and woman) with the Hoe" uses the library with its collection of books on the plain and the fine points of gardens and gardening. Cabbages and roses, potatoes and orchids, turnips and poppies—it's all in print. A pest for every plant, and a special poison for every pest—it's all in the books. A vegetable garden or a sunken garden of rare and delicate growths, a garden of your dreams, a classic garden such as described by Francis Bacon, who did or did not write Shakespeare's plays for him. Which do you elect? In either case the library is your sure friend—both Codlin and Short. Lectures on gardening, with pictures, have been included in the library course.

AIDING THE NEW AMERICANS

Sections of old Europe seem to have migrated to the library and established themselves in the Americanization League headquarters. Slovak, Italian, Russian, Syrian and others till one has counted almost through the 'teens, they come, men, women and children, to get information about passports, food drafts and steamship routes; to attend classes in English and in civics—the latter to help them pass the examination for obtaining citizenship papers. The library has books in the native tongue for every foreign-born group in Binghamton and easy English and beginning books in civics and American history for the help of the new Americans. It would do no harm, by the way, for the old-time American to acquaint himself with these little books on our history and form of government.

FASCINATING COLLECTIONS

William Bingham of Philadelphia (in honor of whom Binghamton was named) was a good penman with a goose quill and wrote many letters on large sheets of paper addressed to his factor, Joshua Whitney, at "the confluence of the Chen-



All of the Binghamton public buildings here shown are grouped in Court House Square except the Post-office, which is in Wall street. The government has acquired a site in Henry street, between Washington and State, and is to build there an imposing Federal building at a total cost of about three-quarters of a million dollars.

ango and Susquehanna rivers." Whitney (later "General") was a hustling young fellow at this time, handy with an ax, the original promoter and golden-tongued real-estate boomer of this neck o' woods. The Bingham-Whitney letters form part of the permanent local history collection in the art gallery of the library. Boys never tire of hanging over the glass cases containing tools, arrow-heads and utensils of our predecessors, the Iroquois. A close second in popularity is the butterflies collection, studied last winter by the Butterfly Club of the Boys' Club.

The evolution of Binghamton, at first a lumbering settlement, is told by the collection of maps, account books, handbills, deeds, and a bateau (the latter in the basement). Portraits of some of the early settlers hang on the walls.

Loan exhibitions, industrial, occupational, art, are held from time to time; seven were held in 1919. Unique among these was the war souvenirs exhibit, the material contributed by returned Binghamton soldiers.

DEVELOPING THE ART SENSE

For years the library has sought to develop, through books and exhibitions, the art sense in this community and so it bade welcome a few months ago to the use of the art gallery, an art class of about 50 young people from the High School, meeting twice a week under a competent instructor and drawing from life. The season was concluded with an exhibition of the pupils' work, mostly in crayon and charcoal.

Traveling libraries are sent to the public, vacation, parochial schools; shops and factories; to the summer camps of the Boy Scouts, and the Y. M. C. A.

The uninventive person would say undoubtedly that the complete file of the Official Gazette of the United States Patent Office is the driest stuff to be found in the Binghamton or any public library. Nevertheless, the file is invaluable, could not be replaced for money and is used by inventors in this area for study and information. No less valuable to the general student is the collection of bound files of Binghamton newspapers from the beginning, and some of which "went west" many years ago. A file of Binghamton directories from the time when those of Binghamton and Elmira were bound together also has its users.

BOOK REVIEW CLUB

The Library Book Review Club has its first year finished and proved a success, both in increasing attendance and in the high quality of its programs. Review, written or oral, by a previously designated speaker, of a representative book, is followed by a free discussion. In some discussions the count would show as many varying opinions as speakers.

The mounted picture file (nature study, arts, portraits, travel) registered a circulation in 1919 of 6,783; lantern slides, borrowed from the State Department of Education, numbered 5,308, and were used in 75 lectures.

There are 18,390 registered borrowers. The total recorded use of books in 1919 was 215,924 and 61,627 persons used the library for reading and study.

The library staff consists of the following:

William F. Seward, chief librarian; Kate S. Peck, Helen A. Stratton, E. Louise Lauder, Fleida M. Wright, Catherine C. Doubleday, Ruth C. Van Atta, Gladys A. Gould and Katharyne I. Sullivan.



Central Fire Station, Carroll Street, Binghamton

Knocking the "L" Out of Fire Losses

THERE were only two fires in Binghamton last year that did any damage to adjoining buildings, and in these cases such damage was caused merely by smoke and heat. The modern fire department, under Chief Alfred H. Lyon, has a way of putting out most fires at the very start and of confining others to the buildings in which they originate.

The entire department is motorized save for two horse-drawn pieces of apparatus. It is manned entirely by paid men and consists of 11 companies, which are equipped with the following apparatus:

One triple combination, one combination pump and hose, six combinations, two city service trucks, two motor cars respectively for the Chief and Assistant Chief.

Including the Bureau of Signals, there are 119 men on the payroll, who work under the two-platoon system—24 hours on duty and 24 hours off. This keeps a sufficient number of men always on

duty while it enables the firemen to enjoy home life, thus keeping them contented.

FIRE LOSSES SMALL

As a matter of fact, there are few better equipped departments in the country and few in which the morale is better. This is proved by the unusually low fire losses, as shown in the following table:

	Alarms	Loss	Insurance Paid
1917	261	\$ 83,137.	\$ 78,909.37
1918	215	78,750.14	77,237.74
1919	234	251,059.36	218,177.03

The comparatively large loss last year was due to one large fire, that in the Masonic Temple.

The Central Fire Station in Carroll Street is a new building modern in every detail of its construction and equipment. It includes a complete machine shop where members of the department make all the repairs to motor apparatus, thus sav-

ing a considerable sum every year. Further economy is effected by the fact that firemen do all the painting, plumbing and steamfitting.

In the rear of the Central Station is a building in which is housed the delicate and complicated mechanism of the Bureau of Signals. There isn't a stick of wood in this building, not even in the window sashes, and the window glass is interlaced with small wires to prevent breakage. The whole town might go up in flames, provided another

Mother O'Leary's cow should get in her work, and this building would remain intact.

Five men are employed in the Bureau of Signals. The Gamewell system is used. All the fire stations are connected by a separate telephone system and the police calls are relayed through this station. Two men are on duty here day and night.

Adjoining the signal building is a tall fire tower, where in summer life-saving drills are held.

Valley's Climate Invigorating

By John R. Weeks, Meteorologist

AFTER all, climate is of paramount importance when either selecting a home or a factory location. Some prefer to study facts and figures, others seek the experience and recollections of local inhabitants, a very uncertain criterion, while the remainder blindly assume that where there is a large population the climate must be good, which paradoxically would give India and China the best climate of the world. But it is not accidental that the civilization and industrial life of the New World progressed not from St. Augustine and Florida but from New England. The cause is to be found in climate, including as a feature the many watercourses and waterpower locations due thereto, and the health and mental vigor of the inhabitants under optimum temperature and humidity conditions therefor. Mark Twain's saying about New England weather is too often held in mind. We, ourselves, are too apologetic. We see the results but fail to praise the cause.

I have been warned that it is not the purpose of this book to enter into any technical discussions. I have some beautiful charts and tables that I have pleaded with the Editor to publish, but he says no. So here goes to mention a few of the peculiarities (and advantages) of Binghamton weather as it differs from that of other cities in this section.

First of these is the absence of high winds. We

do not have the gales of the lake and coastal regions. Our maximum wind velocities occur, as a rule, in local thunderstorms and are unimportant. The highest velocity recorded has been only 46 miles per hour. Nevertheless, calms are infrequent and the gentle, cool breeze at night conduces to peaceful sleep. Nor do we have the high winds from mountain gradients that annoy some of our neighboring cities. The general topographic contour is a gentle slope from north to south that retards and does not assist the vigorous southerly storm winds.

Another advantage due to topographic location is the smaller amount of snow that lies on the ground in winter. At the close of the winter season the depth of snow on the ground is one-half or one-fourth as great as that in neighboring counties. Precipitation is greatest from May to September, as it should be for crop growth, and is least in January and February, when snow and ice are not desired.

Psychological researches show that man does his best physical and mental work when the temperature is between 55 and 70 degrees. From May to September, inclusive, the monthly mean temperature at Binghamton lies between those limits, and in the winter season the monthly mean does not fall below 23 degrees. A temperature of 100 degrees has never been recorded locally.



This building is under construction and nearing completion.

The Christian Associations

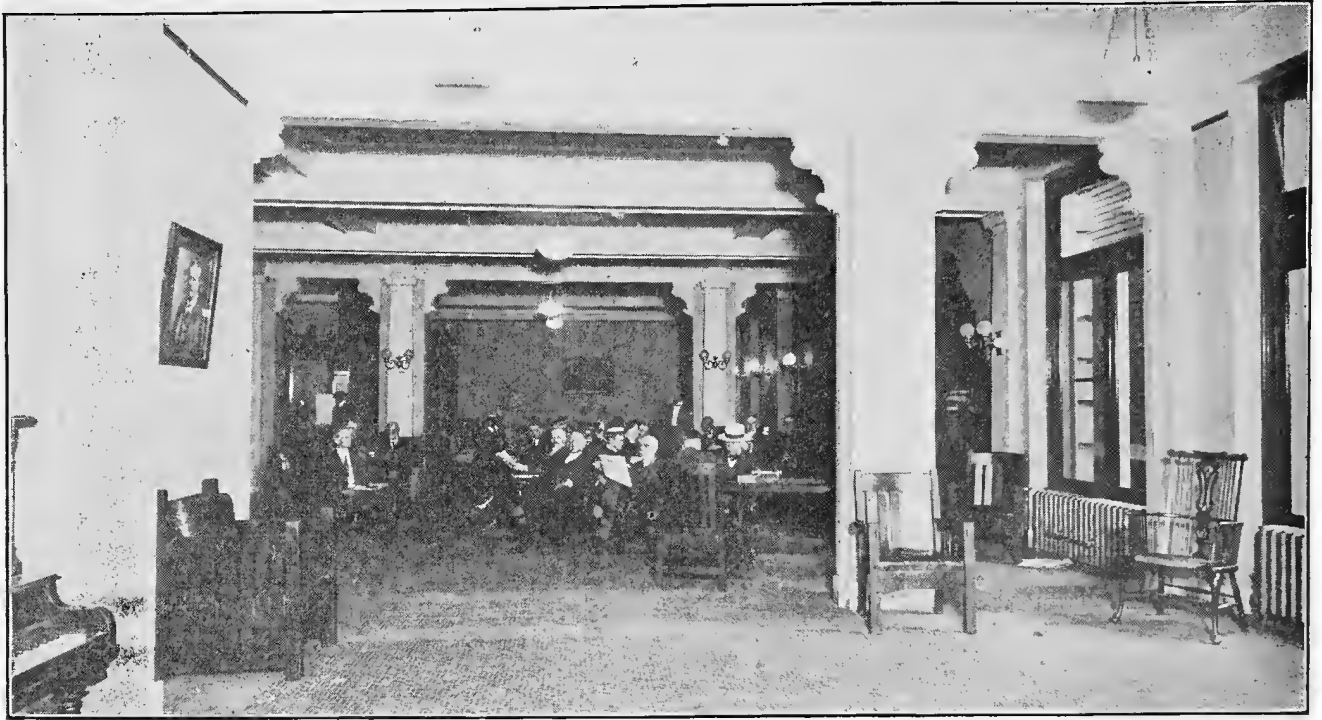
HUNDREDS of thousands of dollars are invested in Binghamton in the Young Men's Christian Association, the Railroad Y. M. C. A. and the Young Women's Christian Association.

The Central Y. M. C. A., housed in a magnificent building in Washington street, has a membership of 2,300. The building was erected only 12 years ago and at that time it was believed the community was building for at least a quarter of a century. So rapid, however, has been the growth of the city, and such great strides have been made by the association under General Secretary Daniel R. Hall, that this great building already is too small and plans are under way either to enlarge it or erect a new one.

The present building has been entirely remodelled within a year. Interest in the work is so keen that hundreds of men throng the lobby every night, the bowling alleys, the gymnasium, the game rooms, the swimming pool, and every nook and corner of the building.

The gymnasium is one of the largest and best in the state, and the total attendance of men and boys in the physical department for the year ending May 1 was 13,407.

One hundred twenty-five men have rooms in the dormitories. A novel feature of this part of the institution is that the association employs a "house mother," said to hold the only office of the kind in the country, who looks after the welfare of the roomers like a real mother.



Large and home-like lobby of the Y. M. C. A.

The large restaurant, conducted on a cafeteria plan, does an enormous business.

On an equal footing with the work done for young men will be that for young women when the large and beautiful new home of the Y. W. C. A., at Exchange and Hawley streets, is completed.

The association, which previously had been housed in Lewis street, recently bought the Georgiana Hotel, and is erecting an addition on the west which will double the size of the building. The building will contain a large gymnasium, a swimming pool, sleeping rooms for employed girls, and equipment all around second to none in the state.

Not to be outdone by the other associations, the Railroad Y. M. C. A., which likewise has experienced a phenomenal growth, is planning a campaign for larger quarters. The growth of the city and the many accessions to membership under the administration of Secretary Harry M. Space have made expansion imperative.

It is estimated that more than 400 men use the facilities of the building every day. Last year the restaurant served 82,806 men, more than 27,000 men slept in the dormitories, and 7,642 baths were taken. The property, valued at \$100,000, is free



The Y. M. C. A. Building.

from debt. It's a great institution, but it's going to be greater.

Could any town have a better recommendation than the interest it shows in institutions of this kind and the money it lavishes upon them to keep pace with their remarkable increase in membership?

Binghamton—the Vacation City

By the Rev. Arthur B. McCormick.

TO be compelled to remain in Binghamton in vacation time is not the worst fate that can befall a man. When one stops to think of the advantages of the city he feels like commiserating those who have to go away. Good water to drink, clean air to breathe, plenty to eat, warm houses for the cold days, comfortable beds to sleep in, all conveniences, and as beautiful scenery as you will generally find anywhere—what more can one desire?

There are no hills fairer than the great, graceful ones that surround our valleys. There are no trees more beautiful than the elms that line our streets. Abana and Pharpar, the rivers of Damascus, can not compare with the Susquehanna and Chenango. Open to the west and the north and the south, refreshing breezes keep down the temperature and rarely do we swelter as we so often do at summer resorts. It seems to me the hottest place ever I found was the north shore of Georgian Bay.

Binghamton is full of delights in summer time. Stroll, if you please, along the river in Wall Street Park, smiling to yourself at the lovers on the benches provided by our benevolent Father Bingham and listening to the soft lapping of the water at the foot of the embankment. Or stand at twilight on Court street bridge, watching the shadowy reflections in the stream or the Congregational spire against the rose-violet sky. Or wander down to the point where the waters meet and let them carry you in fancy all the way to the sea, while you idly speculate on the success of the fishermen floating in the eddying rivers.

Every little park has its own charm, whether you visit the new South Side Park on the bank of the Susquehanna, or go to the charming little circle just off Conklin avenue, or delight yourself with the lovely trees in the East Side Park. Ross Park has a beauty of wildness, giving the sense of distance from a busy world, and the view from the lookout is one of the most exquisite to be found anywhere. To those who have the taste and strength for hill-climbing a visit to Mt. Prospect well repays the effort of getting there. Your city is scarcely recognized; indeed, it seems more like a forest, with an occasional tall building topping the

trees. The panorama of rivers and valleys and woods, and hills sweeping away in wonderful curves in all directions, and a glorious over-arching sky of blue where white clouds wander in lonely remoteness, is wonderful.

And if you are not equal to such a climb you may go over to Bennett Woods, scarcely more than 200 yards from Main street, wandering lazily among the sturdy little oaks, or resting under the whispering pines while a song-sparrow cheers your heart with his unceasing little melody. You dream of what a blessing some public-spirited man will one day be to all generations, the man who will give the woods and the open field to the children of Binghamton, to be theirs forever. The costliest mausoleum can never equal such a gift for a memorial.

And what walks one can have along quiet and shaded streets, almost every street being a tunnel of living green, and wherever there happens to be an opening it but affords a more entrancing view of distant and inviting hills. Walk down Main street in the early morning, revelling in its spaciousness, watching the men and women hurrying to the day's work in shop and store and factory, nodding to the friends you meet, who are surprised to find you up and about at such an unusual hour. Or in the heat of the day take a quiet stroll out Front street and Riverside Drive, feasting your aesthetic tastes on the beauty of lawns and homes and gardens. In the evening there is nothing to equal a saunter along Court and Chenango streets, looking into the lighted shop-windows, rubbing elbows with the good-natured crowd, and, perhaps, catching furtive flashes from romantic eyes.

The trolleys will carry you out to Port Dickinson, as lovely a village as you will find in a day's travel; or up to the Hospital Hill, whence you can gaze away across the city to the west, beyond Johnson City, beyond Endicott, to where the hills are blue and misty along the horizon; or you can go down to Ideal Park where a man who loves his fellow-men has provided freely for almost every kind of play and a sense of care-free happiness pervades the place.

If you are one of those fortunate ones who own

a car, there is almost no limit to the vacation fun you can have. Wonderful roads in all directions, every one of them with its own particular claim to beauty, entice you far afield. You can find a picnic place anywhere. You can reach the finest kind of fishing in an hour or so. You can drive for an hour or a day and never weary of the constantly changing landscapes.

And what lakes are accessible to you after very short rides—Moses, Silver, Quaker, Oteyowka, Heaft, Ouquaga, to mention the ones that come quickly to mind. Some of us have a particular fondness for Lily Lake,—it is so near, so easy to reach, and altogether lovely when you see it. To motor to the lower end of the lake in the middle of an afternoon; to change quickly to a bathing suit and plunge from the spring-board into the clear coolness and swim for an hour in the invigor-

ating water; to row up the lake for lilies and to dream along the wooded shores, or to catch a string of fish; to cook your supper of bacon and freshly caught fish and then to eat to repletion of these and the other good things from your basket; to sit awhile and talk, or be still, beside the friendly fire, while the smoke of the fragrant weed drifts down the wind; and then to come back to the city under the light of the stars, is to taste to the full of the joys of summer.

Yes, Binghamton is a lovely city in which to spend a vacation. A change of mind is possible for anyone who wills to get outside himself. If you cannot take a trip to some place not half so fair and comfortable as your own town, spend no time in vain regrets but seek to discover and enjoy the delights of our own Valley of Opportunity.

Electricity and Gas

ELECTRICITY and gas are supplied to this community from modern plants by the Binghamton Light, Heat & Power Company and the Binghamton Gas Company. Such information regarding service and rates as would be of interest to the prospective homeseeker or manufacturer follows:

BINGHAMTON LIGHT, HEAT & POWER CO.

The plant is a modern turbine installation erected in 1917. The 1920 capacity in generators is 17,400 horse power.

The schedule of rates follows:

Residential— $3\frac{1}{4}c$ per K.W.H., plus demand charge on number of outlets, varying from \$1.10 for one outlet to \$3.85 for 40 outlets.

Commercial—The total charge is made up of two parts; a service charge and a kilowatt hour charge. Service charge based on the demand determined by instrument readings of the total wattage of all lights used for general illumination, at \$6.66 per K.W. of demand per month, plus kilowatt hour charge for current registered by meter at $3\frac{1}{4}c$ per K.W.H.

Retail Power—One to four horse power. Sliding scale from 9c to $5\frac{1}{2}c$ per K.W.H.

Wholesale Power—\$30 per year per electrical kilowatt of demand, in 12 equal monthly install-

ments, plus \$.01 per kilowatt hour for all current recorded in each monthly period.

Power—Wholesale—Resale—Applies to installation of 500 horse power or more. Sliding scale, varying from \$.027 to \$.015 per kilowatt hour.

BINGHAMTON GAS COMPANY

The plant of the Binghamton Gas Company has a daily capacity in excess of 1,500,000 cubic feet, and its production in 1919 was 378,654,000 cubic feet. Carburetted water gas is supplied of a heating value of 585 B. t. u. The distribution covers Binghamton, Johnson City and Port Dickinson.

The rates are as follows:

Minimum bill of 55 cents up to 400 cubic feet consumption in any one month.

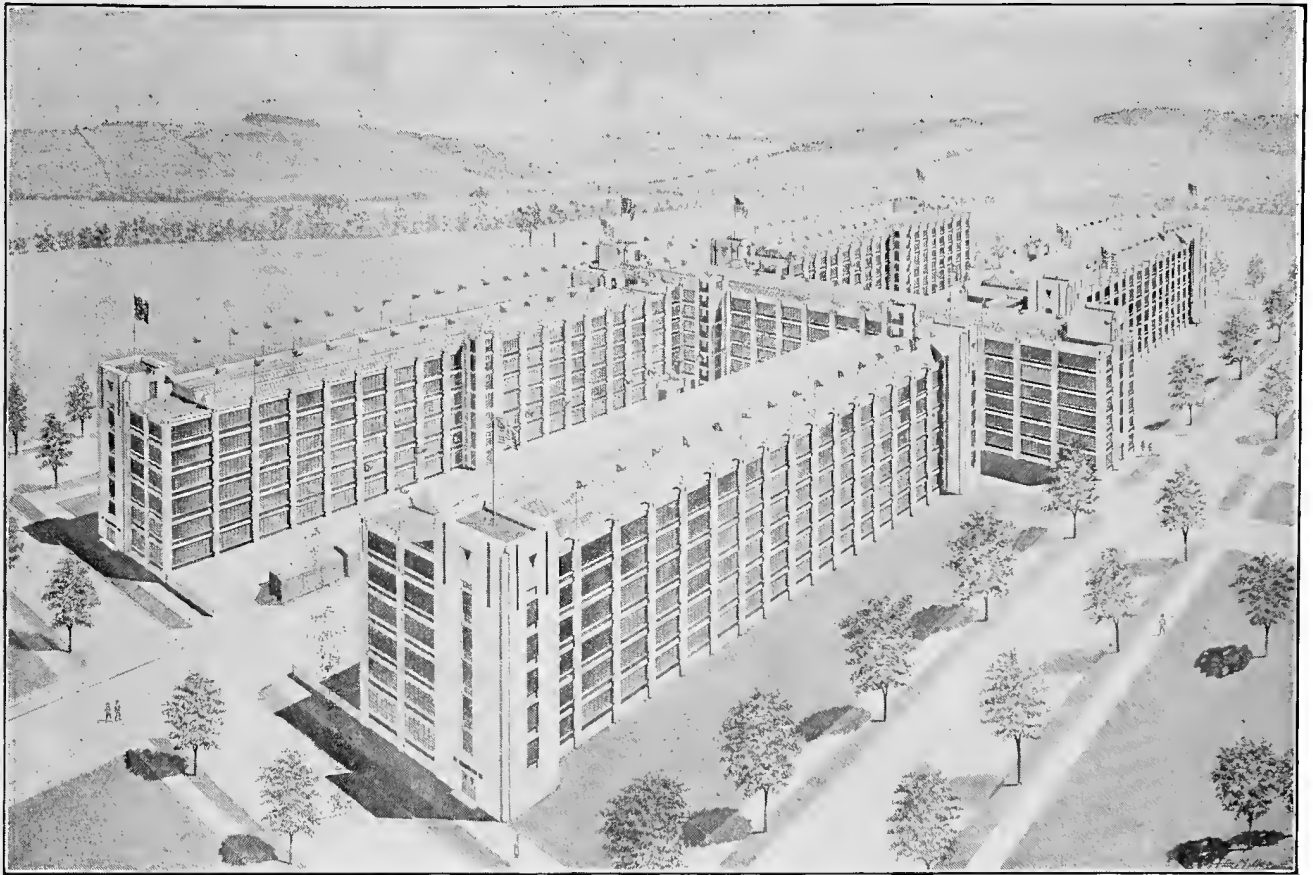
First 10,000 cubic feet per month, \$1.55 per 1,000 cubic feet.

Excess over 10,000 cubic feet per month, \$1.45 per 1,000 cubic feet.

The practice of this company is to render bills to its customers the first of each month for gas consumed during the preceding month. If all arrearages are paid, and if payment is made on or before the 10th of the month succeeding that in which the gas is consumed, a discount will be allowed as follows:—On minimum monthly bills, 5 cents. On gas consumed, 10 cents per 1,000 cubic feet.



"Stroll, if you please, along the river in Wall Street Park. . . . Every little park has its own charm, whether you visit the new South Side Park or go to the charming little circle just off Conklin avenue. . . . So writes the Rev. Mr. McCormick, in the accompanying article on "Binghamton — the Vacation City." Here are the Wall Street and South Side Parks, typical of the beauty with which Binghamton is fast clothing its river banks.



First published picture of the proposed Endicott Johnson "Million Dollar Temple of Industry." Great plant around which a new town is to cluster.

A Happy Family, 13,000 Strong

[By far the largest industrial enterprise in the Valley of Opportunity is that of the Endicott Johnson Corporation, in whose great shoe factories and tanneries in Endicott and Johnson City, the largest in the world, 13,000 persons are employed. In the estimation of many magazine writers who have visited these factories, this company, whose president is George F. Johnson, has come as near attaining the ideal relationship between employers and workers as any other industrial concern in a world where perfection is unattainable. From this "Happy Family," as everybody calls it, radiates an influence which has permeated the whole Valley and attracted attention to it in all parts of the United States. Among the writers who have been drawn to the Valley of Opportunity by reports of what is being done here in the way of promoting happiness and contentment is Ida M. Tarbell, who has written several articles on the subject. One of her latest, which appeared in the Red Cross Magazine, gives an excellent idea of the happy relationship existing between employers and employees in these factories and of how this relationship has been brought about.]

BY IDA M. TARBELL

IS it true that men and women are 90 per cent. good? Ask that question of any man in the management of "the biggest shoemakers in the world," the Endicott Johnson Corporation of Johnson City and Endicott, N. Y., and he will say,

"Yes," and you'll be met with this proposition, "Since we believe this, why should we not run our business on the confidence we have in the 90 per cent. rather than on the suspicion we have of the 10 per cent? Is it fair to penalize the first in order to get the second? We don't think so."

FREE TO COME AND GO

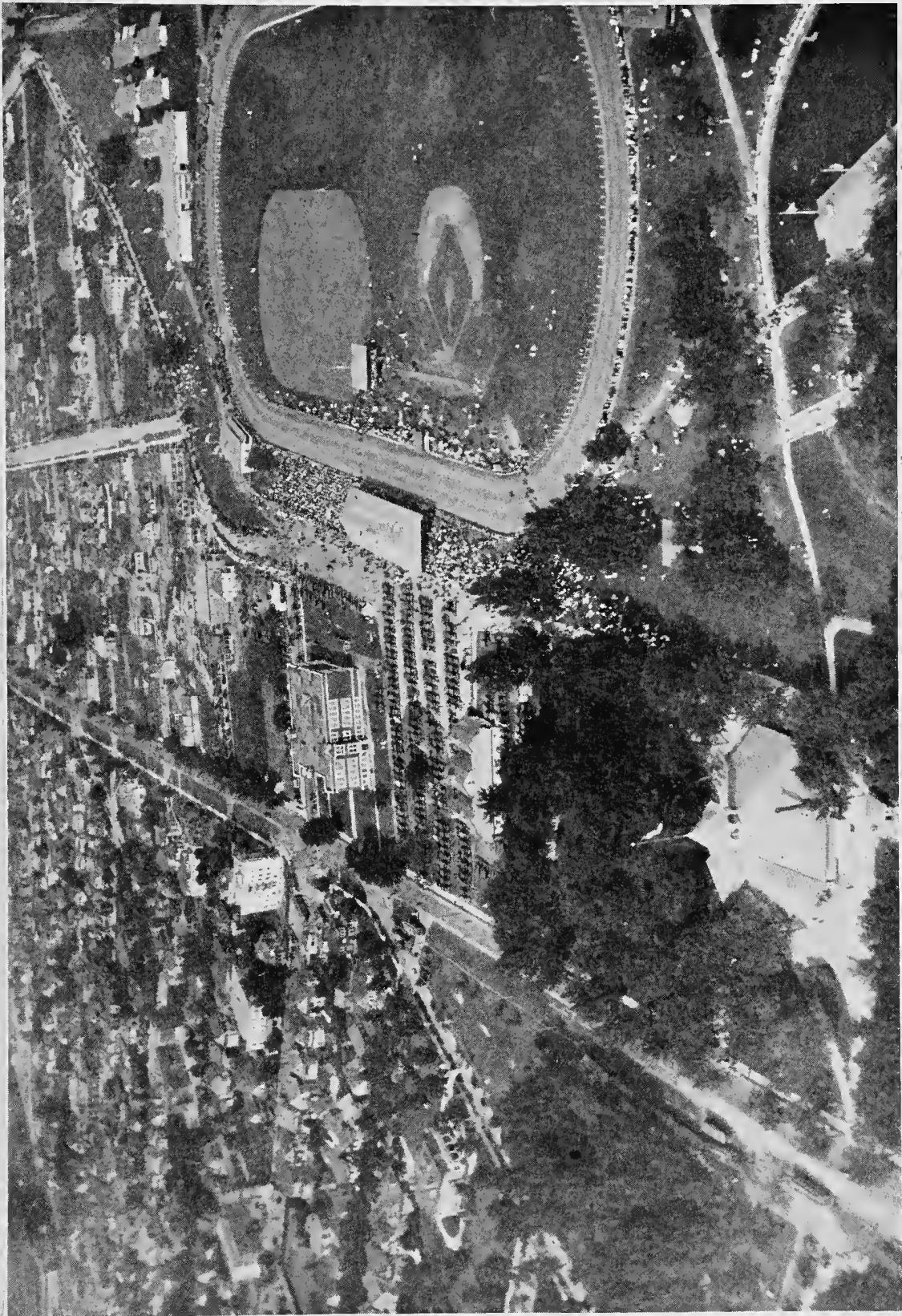
You begin to see things you question as soon as you put foot inside the factories.

"Why are these two men dropping their work in the middle of the forenoon without asking permission or punching a clock and going off together?"

"They are going to lunch."

"But the rest are at their machines. Don't you have a lunch hour?"

"A man's lunch hour here is when he is hungry. We don't blow people out and in by a whistle. They go and come as they like. Those men probably went to work at 6:30 and are hungry. They ought to eat."



*Ideal Park, Endicott, the people's great pleasure resort, as seen from the clouds. Photograph for the Morning Sun
by E. H. Morrison from Earl Southee's airplane. Part of Endicott also is shown in the picture.*

It was a first glimpse of the policy of confidence in action—the “broken-time” system on which “E.-J.,” as people in those parts familiarly speak of the concern, conduct as much as possible of their work. It grew out of a revolt of the wise managers against the rigidity of the old and the usual practice. “It worked such injustice,” they say. “Time and time again workers were delayed mornings by a late car—bad weather—something wrong at home. They lost time and we gave them no chance to make it up. That wasn’t a square deal. Then people are different in their working habits. We have men who naturally get up at daylight. They work best in the early hours. Why, men climb in the windows here sometimes to get at their machines. Best time of day for them. When it doesn’t interfere with other people, why not?”

“Then there are people who hate to eat in a crowd—go and come in a crowd. Why not accommodate them? It relieves congestion just that much.”

Go to the restaurants and you run upon such a clean sweep of the ordinary practices in such undertakings that you are soon obliged to retire and think it out.

10,000 FED DAILY

In the restaurants of the two towns some 10,000 meals are served daily, six days a week. They begin at 6 a. m. and run until 6 p. m.; 15 cents is the price for a meal of such quality, quantity and balance that a visiting medical expert recently declared that a man could live forever on the food. The meal is served not only at a minimum price, but with a minimum of noise, confusion and dirt. It is a marvel of simple efficiency, but it is the crowd that holds you, for to the long tables come not merely the “E.-J.” workers, but their families and guests. A mother coming from her machine at noon is joined by her children from school. They eat, go out for a walk and return to work. A young girl from the shop entertains her soldier sweetheart just returned, and you’ll see them after lunch sitting apart on the broad veranda. She’ll make up later the lost time, and nobody will interfere and jibe. Indeed at E.-J., lovers and marriage are as popular as shoes.

“You take in anybody that comes?” is your amazed question. “Give it to them at the same price?”

“Yes, 15 cents to everybody. Why should we shut out people? If they are not actually in our factories, they are the friends or neighbors of our people. If we tried to do it, we would make mistakes, and spoil a lot of pleasure. Moreover, it is good for this community that everybody should be able to get at least one square meal a day. Isn’t it part of our business to make this town as happy and healthful for our people to live in as we can? Maybe 500 people do come here every day who, by strict interpretation, should not be fed, but think of the good will that that builds up in these towns where our 13,000 people must live.”

“But the money you lose!” You see, you can’t really believe that money is not the first object of doing business. Sitting at the table watching the stream of busy men, women and children flowing in and out, you insist on figures.

“Of course, you lose?” Yes, seven cents a meal.

“Seven cents on 10,000 meals a day means \$700 a day, \$210,000 a year. How can you justify that as a business proposition?”

“We justify it as a human proposition and a community proposition. You couldn’t buy for \$2,000,000 what we get here for \$200,000.” If you look about long enough, you will find evidence of other unusual expenditures!

[With the constantly increasing cost of all commodities, it has been found necessary to increase the price of the lunch to 20 cents, which, at present prices, still means a heavy loss to the company on each meal.]

Personally I am of the opinion that the improvements not only pay for themselves, but that they will soon, if they do not this year, increase the surplus which, under a plan adopted early in 1919, is hereafter to be shared by workers. “E.-J.” has been a partnership until its conversion in April last year into a corporation with a capital of \$15,000,000 7 per cent. preferred, and \$21,000,000 (\$14,000,000 issued) of 10 per cent. cumulative common. After dividends are paid, the common stock and the workers are to share the surplus on a 50-50 basis. The half going to the workers is divided equally among all who have been in the concern continuously for a year.

\$2,500,000 IN PROFITS SHARED

At the present moment there is much eager anticipation of the amount of the coming plum, as



Visitors to Atlantic City derive no more pleasure and benefit from a dip in the surf than is derived by the throng who plunge into the Endicott Johnson swimming pool in Johnson City. And nowhere are there happier and healthier children than the thousands who use the Johnson City playgrounds. A pool and playground also are maintained by the company in Endicott. No effort or expense is spared to provide recreation of the kind which makes the children rosy-cheeked and the grownups better citizens and better workers.

well as equally eager planning for its spending. I hope it is not true, though I am afraid it is, that more than one young girl has been tempted by a wily, unscrupulous shop keeper to mortgage her share in part payment of a \$500 fur coat.

[Since this was written the first profit-sharing bonus has been paid to workers, each receiving \$239.90. The total amount paid was \$2,505,286.36. Later a 10 per cent. stock dividend was declared on the common stock, much of which is owned by the workers.]

GETTING CLOSE TO THE WORKERS

As a matter of fact, there is little in the shoe-towns that does not grow naturally out of the daily life. It is there the leaders go to learn what people need and want. I have never seen a more genuine inclination to find out what is wanted, not to impose what somebody else thinks ought to be wanted. A wide range of amusements has grown up because it was seen that different groups of workers liked different things. At "Ideal Park," the amusement center of the towns, a man can play baseball, football, trot a horse, swim, boat, dance, listen to music, go picnicking or ignore them all and lie on the grass and watch the lovely Susquehanna flow by. "There are so many things," you say. "But people like different things," they tell you. "Why should you expect everybody to be happy watching a baseball game?"

The libraries have been worked out on this principle. There seems to have been a doubt in the minds of the management when it was deciding to try the library whether people wanted books. It was not a reading population. What could they do to take away the fear of the stacks? Wisely enough they decided that it was a meeting place where you could visit and entertain in any fashion that suited you that was needed more than books and librarians. So, while they put in the books, many of them, and arranged in ship-shape fashion for them to be read either on the ground or at home, they put other things to the front.

I heard from many different lips, accidentally and by more-or-less skillful leading up, much hearty appreciation, confidence and often real gratitude. Again and again men and girls would tell me, "Oh, it is bully." "I think I stay always," a bright-eyed Italian woman, who had been here 11 years, said. I ran across man after man and girl after girl who reported that, seized with dis-

content and desire to better themselves, they had left at one time or another and tried factory life in other places, only to come back. One man had spent two years in different parts of the country. "I shall never leave here," he said emphatically. "E.-J.' gives a fairer deal than any place that I have been able to find."

A WOMAN'S TESTIMONY

There is no doubt that for many people the place has been a first experience in human friendliness and helpfulness. A woman of perhaps 35, evidently well-educated, interested in things in general, left her machine to talk with me. "You ought to know about this place," she said. "I came here three years ago. All my life I had always been a little cold, a little hungry. I never had known what it was to have anybody smile at me. The first morning I came here Miss A. — (the director) smiled; and then her assistant came around and smiled; and I have never had anything else. You don't have any nagging from the women at the machines, no scolding, and people are willing to do things that are hard and disagreeable, because everybody seems to be trying to help out everybody else. I never knew before that there was such a place in the world, or that people tried to do as these people try to do."

LABOR LEADERS CONVERTED

These legitimate ambitions of the laboring world are honestly attempted in the shoe towns. This even the labor leader who comes on a mission of showing the oppressed a way out of their troubles has usually recognized. "I think I will pass on to where I am more needed," a labor leader, who had spent a few days in the town, told the management. And a group who came recently for a day — and spent three days — to see what it was that sent organizers back as boosters for "E.-J.'s" policy, went home to write in their labor journal two columns, ending:

"Co-operation has won the day at Endicott and Johnson City. It has not been a word—it has been an idea and an ideal—it has been something with a principle behind it—CO-OPERATION HAS WON THE DAY!"

It looks very much as if Geo. F. had succeeded in realizing his theory that every employer should be his own labor leader!



Thousands of elms and maples, close-clipped lawns, and flowers and shrubbery make the residence districts of Binghamton great parks, where refreshing shade brings coolness even on the hottest summer day. Here are glimpses of two typical thoroughfares, Main and Front streets.

Classified Directory

OF

Business and the Professions in "The Valley of Opportunity"

*Shows membership in Binghamton Chamber of Commerce.

Unless name of town appears, those listed are in Binghamton.

Accountants and Auditors

Harry R. Austin, 108 Walnut St.
Amos H. Griswold, 24 Chestnut St.
A. G. Palmer, 28 Davis St.
*Walker F. Sherwood, Court House.

Acetylene Welders

Southern New York Welding Works,
5 Frederick St.

*J. J. Reynolds, 85-89 Eldridge St.
Titchener Iron Works, 7 Frederick St.

Acids, Alcohol, Chemicals, Etc.

H. C. Collier & Sons, 119 Conklin Ave.
*M. J. Corbett & Co., 522 Security Bldg.
Corbett & Stuart, 522 Security Bldg.
Milanville Chemical Co., 522 Security Bldg.

G. H. Treys & Co., 1112 Press Bldg.

Adding Machines

*Austin's Shop, 2 Court St. ✓
*Burroughs Adding Machine Co., 408 Press Bldg.
Elliott-Fisher Co., 510 Peoples' Trust Bldg.

Advertising Agencies

J. Leo Flannigan, 402 Press Bldg.
Hamton Adv. Agency, 7 Henry St.
*Wylie B. Jones Agency, 107 Chenango St.

Maurice Lundin, Ackerman Bldg.

*Woodward Products Co., 511 Peoples Trust Bldg.

Agricultural Implements & Machinery

*A. L. Davis' Son, 45 Washington St.
*J. S. Matthews' Sons, 130 State St.
H. F. Stevens, 217 Nanticoke St., Union
Walter A. Wood Co., 50 Court St. ✓

Aeroplane Taxi

Earl Southee, 228 Court St.

Anchors (Ship)

*L. M. Bowers & Co., 203 Main St. ✓

Ammunition

*Babcock, Hinds & Underwood, 174 Washington St.
*Callahan & Douglas, 57 Court St. ✓
*Crocker & Ogden Co., 95 Court St. ✓
*Geo. M. Harris, 38 Court St.
Russell & Card, Washington Ave., Endicott.

*Waldron Drug Store, 107 Court St.

Amusements (Places of)

*Armory Theater, 204 State St.
*Binghamton Theater, 226 Washington St.
Citilyne Theater, 344½ Main St. ✓
Court Theater, 36 Court St.
Endwell Theater, 253 Main St., Johnson City
E-J Swimming Pool, Johnson City.
Goodwill Theater, Willow St., Johnson City
Grand Theater, 204 Vestal Ave.
Happy Hour Theater, 38 Clinton St.
*Hider Theater, 193 Clinton St.
Ideal Park and Playground, Endicott.
Ideal Theater, 112 Washington Ave., Endicott

Johnson City Playground, Johnson City
Kalurah Temple, 255 Washington St.
Laurel Theater, 169 Main St.
Lyric Theater, 140 Water St.

Lyric Theater, 100 Washington Ave., Endicott

Peoples Theater, 160 Water St. ✓
Recreation Park, Johnson City.
Regus Theater, 316 Chenango St.
Remlik Boat House, Tompkins St.
Ross Park, Park Ave.
*Star Theater, 51 Chenango St.
*Stone Opera House, 31 Chenango St.
*Strand Theater, 27 Chenango St.
*Symphony Theater, 109 Chenango St.

Apartments

Agnes, 12 Chapman St.
Ames, 43 Main St. ✓
Baalbek, 32 Schiller St.
Barada, 22 North St.
Barlow, 76 Pine St.
Boulevard, Grand Blvd, near Helen St.
Bowe, 158 Hawley St.
Bradley, 3 Mather St.
Carlton, 22 Conklin Ave.
Castle, 186 Main St. ✓
Catterson, 1 Stuart St.
Chapman, 322 Main St. ✓
Chelsea, 9-11 Warren St.
Conlon, 26 Warren St.
Crestmont, 1 Davis St.
Dwight Block, 207 Front St.
Earl, 99 Main St. ✓
Edgemore, 4 Livingston.
Elberon, 180 Hawley St.
Ellen, 90 Henry St.
Ennerdale, 264 Washington St.
Evelyn, 174 Washington St.
Fern, 156 Hawley St.
Francis, 194 Main St. ✓
Girard, 115 Front St. ✓
Hawthorne, 23 Henry St.
Iris, 89 Henry St.
Irving, 138 Chapin St.
Jones, 3 Telegraph St.
Kenmore, 263 Washington St.
Kingwood, 100 Henry St.
LaSalle, 61 Chestnut St.
Lennox, 86 Carroll St.
Lincoln, 4 Vine St.
Livia, 7 Riley Place.
Layola, 62 Murray St.
Madison, 27 Warren St.
Malvern, 222 Court St. ✓
Nash, 13 Jay St.
Norman, 159 Oak St. ✓
Norwood, 12 Congdon Place.
Oakes, 109 Oak St. ✓
O'Neil, 228 Court St. ✓
Patterson, Main St., Johnson City.
Pines, 9 Pine St.
Reynolds, 99 Oak St. ✓
Richmond, 469 State St.
Rosalind, 146 Hawley St. ✓
Sheehy, 292 Main St. ✓
Shibley, 25 Charlotte St.
Stack, 106 Henry St.
Tudmore, 4 Hamilton St.
Tyrone, 243 Court St.
Utopia, 94 Water St.
Wales, 27 Charlotte St.
Warren, 12 Warren St.
Wilson, 219 Main, Johnson City.
Windemere, 260 Washington St.
Winfield, 249 Court St.
Wolfe, 151 Oak St. ✓

Apiaries

C. W. Phelps & Sons, 3 Wilcox St.

Architects

*C. M. Carlton, 559 O'Neil Bldg.
*Dickerman & Bartoo, 412 Peoples Trust Bldg.
H. S. Gardner, 505 Ackerman Bldg.
*Jewell & Umbrecht, 1108 Press Bldg.
L. J. Kaley, 517 Phelps Bldg.
*T. J. Lacey & Son, 1109 Press Bldg.
*Lacey, Schenck & Cummings, 516 Phelps Bldg.
Corliss McKinney, 1011 Press Bldg. ✓
*Eugene P. Merrill, Jr., 124 Oak St. ✓
Wm. F. Normile, 345 O'Neil Bldg.
*Tiffany & Conrad, 515 Phelps Bldg.
C. Edw. Vosbury, 509 Savings Bank Bldg.

Artesian Well Driller

Ernest A. Meaker, Phelps St., P.D.

Art Glass Mfg.

Herbert A. Diener, 3 Yager St.

Art Needle Goods

*Jno. B. Delavan, 122 State St.
Alfa N. Gaylord, 784 O'Neil Bldg.

Artists

Franck T. Bowers, 11 Grand Blvd.
Cath. R. Bartoo, 102 Oak St.

Asbestos Products

*Bing Slag Roofing Co., 207 State St.
*Gillette-Barnes Co., 91 State St.

Ash Receiver Mfg.

*Sharp Rotary Ash Receiver Co., Phelps Bldg.

Authors

Mrs. Robert Bogert, 9 McDonald Ave.
Charles Divine, 201 Court St.
Chas. M. Dickinson, South Mountain
George Gilbert, Chenango St., Port Dk.
Mrs. F. V. Leary, 216 Court St.
W. Leon Mead, 144 Chapin St.
Fannie L. McKinney, 103 Henry St.
Mary Brecht Pulver, 13 Bennett Ave.

Automobile Dealers

*J. N. Benedict Co., 44 Collier St.
Bing Auto Co., 224 Washington St.
*Bing Motor Car Co., 195 Water St.
Binghamton-Overland Co., 48 Collier St.
*Blackstone Motor Co., 141 Court St.
Broad Street Garage, Johnson City.
Edw. J. Butler, 105 Washington Ave., Endicott.
F. W. Clarke, 116 Court St.
Davis Sales Corp., 26 Hawley St.
Endicott Motor Car Co., Endicott.
Evans & Hale, 176 Main St., Endicott.
Albert Farrell, 19 McKinley Ave., Endicott.
June Auto Co., 184 Water St.
*Eli Kaplan, State cor. Lewis St.
Samuel G. Keys, 129 Washington Ave., Endicott.
*S. H. Lewis, 47 Exchange St.
*Chas. T. Logan, 133 Court St.
*Lowell & Hammond, 167 State St.
I. D. McNich, Wash. Ave., Endicott.
*B. O. Moffitt's Sons, 28 Collier St.
*New York Sales Co., 34 State St.
Oakland Motor Car Co., 48 Collier St.

*Overland-Binghamton Co., 233 Water St.

*Chas. J. Phillips, 173 State St.

Willard B. Robinson, 26 Hawley St.

*Russell Auto Sales Co., 114 Chenango St.

Security Garage, 54 Exchange St.

H. A. Spicer & Son, 118 Main St., Endicott.

F. F. Sprout, 19 Collier St.

Square Deal Garage, 8 Grant Ave., Endicott.

F. N. Stage, 8 Grant Ave., Endicott.

H. F. Stevens, 217 Nanticoke St., Union
Stowell Motor Car Co., 221 Washington St.

*Universal Motor Co., 186 Court St.

F. W. Van Antwerp, 30 Hawley St.

*Geo. P. Wells, 31 Exchange St.

Wilbur-Clark Co., 314 Water St.

Wilbur, Clark, Rose Co., 314 Water St.

Wolcott Motor Co., 201 Water St.

York Gasoline Co., 281 Conklin Ave.

Automobile Accessories and Supplies

*J. N. Benedict Co., 44 Collier St.

Bing Auto Lamp & Radiator Co., 3
Ferry St.

Arlington Auto Parts Co., 76 Lewis St.

*Achilles Rubber & Tire Co., N. Floral Ave.

*W. O. Boughton, State and Lewis Sts.
Central Machine Shop & Garage, 46
Vine St.

W. A. Crandall, 192 Water St.

*Central Service Station, 48½ Collier St.

Chadwick & Carroll, 168 Court St.

*Corner Service Station, 157 Court St.

Harry A. Dodd, 100 Front St.

*Elliott Engineering Co., 239 Water St.
Endicott Motor Car Co., Endicott.

Evans & Hale, 176 Main St., Endicott.

Fisk Rubber Co., 217 Washington St.

H. A. Gordon, 117 Chenango St.

Hoch & Duggan, 52 Main St.

Leroy Hogeboom, 107 Eldridge St.

Hulslander & Lamphere, 131 Water St.

*C. L. & C. R. Heath, 30 Henry St.

June Auto Co., 184 Water St.

*Eli Kaplan, State cor. Lewis St.

LaValle & Newing, 126 Washington Ave., Endicott.

Leighton's Ideal Filling Station, 100
Main St., Endicott.

*Robt. T. Lundberg, 10 Eldridge St.

Wm. A. Menzel, 9 Exchange St.

Frank McAllister, 112 Court St.

I. D. McNish, 105 Washington Ave., Endicott.

*Miller Rubber Co., 127 Court St.

New York Auto Radiator Repair Co.,
192 Water St.

Northrup & Seward, 638 Chenango St.
Ogden Multiplier Co., Press Bldg. An.

Jas O'Neil Estate, 259 Water St.

Pearsall Bros., 149 Conklin Ave.

Ralph C. Rawley, 70 State St.

Roloson & Wright, 263 Water St.

Rose & Fisher, 110 Front St.

Jno. R. Sager, 480 Court St.

Security Garage, 54 Exchange St.

Edward Slagle, 250 Main St.

South Side Garage, 68 DeRussey St.
Square Deal Garage, 8 Grant Ave., Endicott.

Star Auto Parts Co., 12 Collier St.

*Stack & Gregg, 246 Washington St.
Sturdevant, Rath & Sturdevant, 26
Henry St.

*United Auto Stores, Inc., 47 Henry St.

*United States Rubber Co., 110 Court St.

*Geo. P. Wells, 31 Exchange St.

*F. H. Wilbur & Son, 314 Water St.

Edw. M. Wilsey, 408 Chenango St.

Wood & Ford, 180 State St.

York Gasoline Co., 281 Conklin Ave.

Automobile Body Builders

*Larrabee-Deyo Motor Truck Co., 23
Washington St.

James O'Neil Estate, 259 Water St.

*P. C. Walster, 8 State St.

Automobile Livery

*Arlington Garage, Lewis St.

*Binghamton Taxicab Co., 80 Exchange St.

Ned Branning, 190 Hawley St.

Jno. Davis, 33 Styvesant St.

Amos Dewitt, 27 Floral Ave.

Endicott Taxicab Co., 109 Washington Ave., Endicott.

Wm. McMahon, 213 State St.

H. J. Merritt, 184 State St.

Parlor City Taxi Service, 213 State St.

*E. J. Dorey, 135 Court St.

Automobile Painters

Harry S. Acker, 14 Lewis St.

Millham & Ashley, 17 Endicott Ave.,
Johnson City.

James O'Neil Estate, 259 Water St.

Wm. S. Perry, 164 Susquehanna St.

Security Garage, 54 Exchange St.

*P. C. Walster, 8 State St.

Automobile Repairers

*J. N. Benedict Co., 44 Collier St.

Broad St. Garage, 46 Broad St., Johnson City.

Central Machine Shop & Garage, 46
Vine St.

Walton A. Crandall, 192 Water St.

Darrow & Son, 259 Floral Ave., Johnson City.

Endicott Motor Car Co., Endicott.

Evans & Hale, 176 Main St., Endicott.

Albert Farrell, 19 McKinley Ave., Endicott.

Howard Farrell, 18 Broad St., Johnson City.

Karl L. Hendrickson, 12 Ave. D, Johnson City.

Hoch & Duggan, 52 Main St.

Leroy Hogeboom, 107 Eldridge St.

Hulslander & Lamphere, 131 Water St.

June Auto Co., 184 Water St.

B. W. Livingston & Sons, 45 Baldwin St., Johnson City.

*Robt. T. Lundberg, 10 Eldridge St.

Main Street Garage, 72 Main St., Johnson City.

I. D. McNish, 105 Washington Ave., Endicott.

Northrup & Seward, 638 Chenango St.

Jas. O'Neil Estate, 259 Water St.

Pearsall Bros., 149 Conklin Ave.

Ralph C. Rawley, 70 State St.

Roloson & Wright, 263 Water St.

Jno. R. Sager, 480 Court St.

Security Garage, 54 Exchange St.

Edward Slagle, 250 Main St.

H. A. Spicer & Son, 118 Main St., Endicott.

South Side Garage, 68 DeRussey St.

Square Deal Garage, 8 Grant Ave., Endicott.

*Geo. P. Wells, 31 Exchange St.

*F. H. Wilbur & Son, 314 Water St.

Edw. M. Wilsey, 408 Chenango St.

York Gasoline Engine Co., 281 Conklin Ave.

Automobile Tops and Trimmings

Newell H. Snow, 209 State St.

*P. C. Walster, 8-14 State St.

Awning and Tent Mfgs.

C. E. Atwood, 24 Wall St.

Eureka Tent & Awning, 4 Hawley St.

Baggage Transfer

Davis Transfer Co., 33 Styvesant St.

Mollen Transfer Co., Erie Depot.

Chas. Moore, 3 Lyon St.

Bags and Burlaps

*Samuel B. Kassman, 16 Ferry St.

Bakers

E. Y. Andrus, 276 Vestal Ave.

*Barnard Bake Shop, 60 Court St.

Jos. Bottaglini, 113 Oak Hill Ave., Endicott.

Cesare Celeste, 20 Tudor St.

Yervant Chakmakian, 75 Chenango St.

B. Cohen & Son, 9 Sanford St.

Cottage Bakery, 44 Hayes St.

Wm. J. Doster, 9 Washington Ave., Endicott.

Jos. Fagnoli, 26 Odell Ave., Endicott.

Federal System of Bakeries, 31 Court St.

F. W. Galloway, 113 Nanticoke St., Union.

Goldstein & Smith, 144 Susquehanna St.

Griffiths Bakery, 188 Main St.

Wm. H. Hacker, 61 Main St., Johnson City.

H. D. Hancock, 296 Main St., Johnson City.

Claude H. Henderson, 32 Hayes St.

Nehemiah Hill, 29 Gaylord St.

Hodge Candy & Bakery Co., 55 Chenango St.

L. H. Hodge, 136 Court St.

Ideal Bakery, 51 Homer St.

E. N. Lloyd, 14 Willow St., Johnson City.

Miller Bros., 35 Derussey St.

*The Mohican Co., 26 Chenango St.

Moore's Bakery, 40 Brandywine St.

National Biscuit Co., 5-7 Alice St.

New System Bread Co., 16 Court St.

Jno. Okoniewski, 81 Glenwood Ave.

Samuel Perl, 225 Squire Ave., Endicott

Chas. H. Perry, 19 Morgan St.

W. L. Richards & Son, 4 Main St.

F. Rezzutto & Sons, 30 Odell Ave., Endicott.

Louis Roslaffsky, 268 Clinton St.

*Russell-Spaulding Co., 35 Exchange St.

L. A. Schrappe, 40 Seminary Ave.

Max Smith, 144 Susquehanna St.

Abraham Spiegelblatt, 100 Clinton St.

Vincent Sticha, 104 Clinton St.

Robert A. Stout, 51 Homer St.

Geo. D. Thayer, 235 Chenango St.

Chas. Ulmer, 47 DeRussey St.

Ball Bearing Mfg.

*Hider Steel Ball Works, 247 Water St.

Banks

*Binghamton Savings Bank, 97 Collier St.

*Chenango Valley Savings Bank, Chenango St.

*Citizens Bank, 29 Chenango St.

*City National Bank, 49 Court St.

Endicott Bankers, Endicott.

Farmers' National Bank, Union.

*First National Bank, Security Bldg.

*Nicola Gallo, 138 Henry St.

Andrew J. Horvatt, 73 Clinton St.

*B. H. Nelson & Son, 215 Chenango St.

*Peoples Trust Co., 84 Court St.

State Bank of Endicott, Endicott.

Workers Trust Co., Johnson City.

Barbers

F. W. Adams, 13 Wash. Ave., Endicott.

J. Q. Adams, 80 Susquehanna St.

W. W. Alexander, Carlton Hotel.

A. L. Allen, 128 Water St.

Arlington Barber Shop, 134 Chenango St.

L. M. Atwater, 183 Oak St.

H. Beaudette, Jr., 33 Washington Ave., Endicott.

Barge & Warner, 229 Main St., Johnson City.

Geo. L. Buffum, Main St., Union.

Brooks & Simmons, 5 Floral Ave.

Wm. T. Briggs, 40 Willow St., Johnson City.

Chas. H. Brown, 226 Chenango St.
 *I. L. Burdick, 66 Chenango St.
 Leland Burlison, 11 Broad St., Johnson City.
 Campbell & Gurnsey, 201 Press Bldg.
 Theo. Carris, 22½ Odell Ave., Endicott.
 Edw. Cafario, 124 Main St., Johnson City.
 M. J. Casey, 27 Liberty St.
 Cunningham & Beecher, 4 Ave. D, Johnson City.
 D. M. Dacey, 57 DeRussey St.
 Jas. D' Adamo, 38 Washington Ave., Endicott.
 Earl D. Darling, 254 Chenango St.
 M. L. Dart, 156 Main St.
 Frank Dean, 10 Wash. Ave., Endicott.
 Antonio Dominic, 38 Henry St.
 Drum & Kent, Y. M. C. A.
 Duttweiler, 98½ Park Ave.
 Geo. Elko, 52 Glenwood Ave.
 J. H. Franklin, 395 State St.
 M. L. Frost, 243 Robinson St.
 Ray Garrison, 143 Washington St.
 Stephen Gates, 108 Front St.
 Perry Gernsey, 9 Exchange Bldg.
 Gibbons & Turner, 6 Lewis St.
 Samuel Gialanella, 42 Henry St.
 Gilmore Bros., 215 Washington St.
 Samuel T. Grauley, 124 Court St.
 Chas. H. Hancock, 232 O'Neil Bldg.
 Hugh J. Hanley, 7 Washington Ave., Endicott.
 Lee Harding, 367 Chenango St.
 Leo D. Heath, 10 Ferry St.
 J. M. Hickey, 147 Conklin Ave.
 M. T. Hudgins, 135 Washington St.
 R. B. Jones, 124 W. Main St., Union.
 P. J. Klee, 3 Main St.
 Klee & Kaepfel, 58 Court St.
 Albert Krause, 138 Water St.
 Jno Kusner, 79 Clinton St.
 Ambrose Lang, 167 Water St.
 Layhe & Merritt, 45 Court St.
 Michael Longo, 5 Washington Ave., Endicott.
 Nicola Lorenzo, 270 Chenango St.
 B. A. Lyon, 29 Washington Ave., Endicott.
 Clarence MacDowall, 409 Chenango St.
 Isador M. Miller, 93 State St.
 Jno. Miklosek, 12 Oak Hill Ave., Endicott.
 E. R. Mosher, 118 Court St.
 Leonard Murphy, 31 DeRussey St.
 J. B. Newland, 240 Chenango St.
 Isidore Newman, 27 Exchange St.
 Jas. E. O'Connell, 237 Main St., Johnson City.
 J. J. O'Meara, 55 Fayette St.
 Arthur Palmer, 133 Robinson St.
 Geo. Pangburn, 112 Nanticoke St., Union.
 Chas. B. Pier, 58 North St., Endicott.
 A. M. Rhinevault, 167 Water St.
 E. E. Rosa, 49 Henry St.
 Samuel Rush, 103 E. Main St., Union.
 Jos H. Saxton, 67 Court St.
 Ray Sergi, 127 Oak Hill Ave., Endicott.
 Chas. R. Shiffer, 263 Floral Ave., Johnson City.
 Chas. D. Speary, 640 Security Bldg.
 Jno. Stabile, 494 Chenango St.
 Burt Taft, 32 Liberty St.
 G. Tarricone, 30 Odell Ave., Endicott.
 Tennant, Morris & Schmidt, 115 Westcott B.
 L. E. Thomas, 124½ Water St.
 H. S. Thorpe, 299 Chenango St.
 H. A. Tilden, 139½ Water St.
 Thes. Topler, 73 Clinton St.
 H. H. VanDeburg, 176 Main St.
 Bert Vergeson, 98 Washington St.
 Patk Versace, 52 Main St.
 D. W. Walker, 12 N. Broad St., Johnson City.

Frank Wasman, 136 Water St.
 Chas. E. Watson, 246 Main St., Johnson City.
 Geo. A. Wilson, 102 W. Main St., Union
 Jno. A. Winkler, 19½ Ferry St.
 Jas. P. Wylie, 26 Court St.
Barber Supplies
 Anthony LaTorrey, 83 Clinton St.
Barrels and Kegs
 H. C. Collier & Sons, 119 Conklin Ave.
 Galpeer and Wildow, 13 Tudor.
 *Geo. Q. Moon & Co., 203 Chenango.
Baths
 Bert J. Dibble, 116 Chenango St.
Battery Dealers and Chargers
 Bing. Battery Sales Co., 219 Washington St.
 Geo. W. Decker, 8 Ferry St.
 *Elliott Engineering Co., 239 Water St.
 *F. J. Mason Co., 66 Chenango cor. Henry St.
 Moss Electric Co., 151 Court St.
 Robt. C. Robinson, 247 Water St.
Bedding Mfgs.
 Binghamton Feather Mattress Co., 84 Chenango St.
 Binghamton Mattress Factory, 219 State St.
 *James N. Clay Bedding Co., 11 Frederick St.
 Leon D. Ives & Son, 39 Sherman Place.
Beds and Bedding Dealers
 Binghamton Furniture and Auction House, 64 Clinton St.
 J. H. Carver Co., 70 State St.
 *Carver & Brown, 142 Washington St.
 Economy Furniture Store, 137 Washington St.
 Endicott Furniture Co., 127 Washington Ave., Endicott.
 *Fair Store, 13 Court St.
 Furniture Hospital, 147 Washington Ave., Endicott.
 *Globe Furniture Co., 40 Charlotte St.
 Griffin House Furnishing Co., 123 State St.
 J. B. Handrick, 288 Main St., Johnson City.
 Harlow & Co., 171 Water St.
 R. S. Hoag, 354 Chenango St.
 *Alex Horowitz, 31 Water St.
 Hullman Furniture Co., 219 State St.
 Hurevitch Co., 61 Clinton St.
 Hurevitch & Stern, 233 Clinton St.
 Leon D. Ives & Son, 39 Sherman Pl.
 *McNamara & Harding, 175 Washington St.
 Oliver Bros., 124 W. Main St., Union.
 *Sanitary Bedding & Furniture Co., 34 Chenango St.
 Nathan Schwab, 117 Water St.
 A. A. Stevens, 274 Main St., Johnson City.
 *Stickley-Brandt Furniture Co., 176 Washington St.
 R. J. Swartz, 120 W. Main St., Union.
 Earl W. Travis, 115 Washington Ave., Endicott.
Billiards and Pool
 Romey C. Ames, 69 Endicott Ave., Johnson City.
 Binghamton Club, Chenango & Henry Sts.
 *Binghamton Chamber of Commerce, 66 Chenango St.
 D. E. Barton, 102 W. Main St., Union.
 *Carlton Hotel, 120 Chenango St.
 Crest & Pappas, 11 Washington Ave., Endicott.
 Frank Dean, 10 Washington Ave., Endicott.
 Dobson Club, Washington & Lewis.
 E. J. Donnelly, 42½ Clinton St.
 Geo. H. Drake, 119 Chenango St.

Harold Egan, 124 Main St., Johnson City.
 Aaron Fredendall, 64 Broad Ave., Johnson City.
 Michael Fucci, 222 Hill Ave., Endicott.
 Wm. R. Gantley, 87 State St.
 Gilmore Bros., 215 Robinson St.
 J. P. Gorman, 295 Chenango St.
 Terrence Griffin, 10 Ferry St.
 *M. F. Haley, 102 Court St.
 J. M. Hanrahan, 127 Court St.
 Doctor D. Jayne, 207 Chenango St.
 Chas. R. Johnson, 51 DeRussey St.
 Jos. Kane, 90 State St.
 Frank J. Kovac, 197 Clinton St.
 Jos. Kotchick, 101 Hill Ave., Endicott.
 Peter Laitos, 78 Court St.
 Jos. Maxian, 251½ Clinton St.
 Isador M. Miller, 93 State St.
 Wm. J. Mottley, 69 Main St., Johnson City.
 Fred A. Nelson, 167 Water St.
 Nemec & Kreneck, 122 Clinton St.
 Nolan & McAndrews, 146 Washington St.
 Lewis Palermo, 140 Henry St.
 Mike Pasquale, 210 Odell Ave., Endicott.
 Michl Pipik, 24 Squires Ave., Endicott.
 Paul Rizzuto, 30 Odell Ave., Endicott.
 Frank Ruggiere, 16 Odell Ave., Endicott.
 Wm. B. Smith, 390 Chenango St.
 Ward D. Snow, 31 Washington Ave., Endicott.
 Nicholas Stangas, 5 Washington Ave., Endicott.
 Geo. Twaryonas, 65 Glenwood Ave.
Bill Posters
 Binghamton Poster Adv. Co., 37 Chenango St.
Biscuits
 National Biscuit Co., 5 Alice St.
Blacksmiths
 Robt. Brown, 4 Hawley St.
 Chase & Densmore, 202 Hannah St., Union.
 Wm. Emminger, 38 South St.
 J. W. Farrell, 13 Broad St., Johnson City.
 *G. W. Goundrey, 20 Eldridge St.
 R. E. Hart, 63 Monroe St., Endicott.
 A. D. Hempstead, 3 Jarvis St.
 T. F. Griffiths, 202 Nanticoke St., Un.
 S. S. English, Port Dickinson.
 Anthony Loeffler, 96 Clinton St.
 Frank J. Lynch, 1 Collier St.
 James O'Neil Estate, 259 Water St.
 Wm. E. Parker, 6 Hawley St.
 Chester S. Perkins, rear 96 Washington St.
 *J. J. Reynolds, 85 Eldridge St.
 Robt. H. Russell, 286 Water St.
 W. H. Sampson, rear 145 Water St.
 Cornelius Van Patten, 175 Vestal Ave.
 *P. C. Walster, 8 State St.
 Jno. E. Welch, 25 Liberty St.
Blank Book and Binder Mfg.
 Stimis & Co., 171 State St.
 *Frank A. West, 5 Main St.
Blocks and Buildings
 Ackerman Bldg., 158-162 State St.
 Armory, State, 227 Washington St.
 Binghamton Savings Bank Bldg., 97 Collier St.
 Calumet Temple, L. O. O. F., 39-41 Chenango St.
 Court House, Court opp. Chenango St.
 Darling Block, 40 Wall St.
 Elks Bldg., 137 Washington St.
 Exchange Bldg., 60-68 Court St.
 Government Bldg., Wall cor. Henry St.
 Hawthorne, 23 Henry St.
 Herald Bldg., 5-7 Henry St.
 Kalurah Temple, 255 Washington St.
 Kilmer Block, 41-45 Chenango St.

Lafayette Bldg., 12-18 Court St.
 Miner Block, 124-126 State St.
 Moon Block, Chenango cor Lewis St.
 Municipal Bldg., 79-95 Collier St.
 O'Neil Bldg., 70-76 Court St.
 O'Neil Block, 26-30 Court St.
 Peoples Trust Co. Bldg., 84-86 Court St.
 Phelps Bldg., 95 Court St.
 Press Bldg., 19 Chenango St.
 Railroad Y. M. C. A., 66 Lewis St.
 Security Mutual Bldg., 80-84 Exchange St.
 Stone Opera House Bldg., 37 Chenango St.
 Westcott Block, 120 State St.
 Whipple Bldg., 221-225 Washington St.
 Wilkinson Block, 19 Main St.
 Willey Block, 168-172 Water St.
 Willey Bldg., 25-41 State St.
 Y. M. C. A. Bldg., 179-185 Washington St.
 Y. W. C. A. Bldg., Exchange and Hawley Sts

Blue Print Makers
 R. C. Hyde Co., 218 Security Bldg.

Boiler Compounds
 *Binghamton Boiler Compound Co., 330 Water St.
 Globe Boiler Compound Co., 135 Court St.

Boilers (Makers and Dealers)
 *Gaylord & Eitapenc Co., 179 Washington St.
 *M. E. Lewis, 79 State St.
 Runyon & Ogden, 34 Commercial Ave.
 *Shapley & Wells, 118 Washington St.

Bonds (Dealers in)
 *Chittenden-Phelps & Co., 104 Phelps Bldg.
 *C. I. Hudson & Co., 602 Press Bldg.

Bonds (Surety & Fidelity)
 *W. H. Hecox, 208 Peoples Trust Bldg.
 *E. B. Taylor, 302 Peoples Trust Bldg.
 Fred S. North, 405 Press Bldg.
 *Steele & Powell, 1010 Press Bldg.
 *Nelson, Wadsworth & Alexander, 115 Phelps.
 *Nelson-Colsten Co., Chenango and Eldridge St.

John A. Brown, Main St., Johnson City.
 L. S. & M. E. Mattoon, Endicott.

Books Mfgs. (Blank and Library)
 Stimis & Co., 171 State St.
 *Vail-Ballou Co., 26 Jarvis St.
 *Frank A. West, 5 Main St.

Books and Stationery
 Louis G. Bacon, 54 Washington Ave., Endicott.
 *Walter R. Miller & Co., 170 Washington St.
 St. Martins Drug Store, 36 Washington Ave., Endicott.
 *C. V. Smith, 105 Court St.

Borax
 H. C. Collier & Sons, 119 Conklin Ave.

Bottlers
 Binghamton Coco Cola Bottling Co., 18 Leroy St.
 *S. Brownstein, 9 Winding Way.
 Alice E. Doughan, 2 Florence St.
 Michael Fiore, 16 Odell Ave., Endicott.
 Chas. E. Hait, 12 Wall St.
 A. J. Horvatt, 73 Clinton St.
 *Henry Lotz, 160½ Main St.
 *Orange Crush Bottling Works, 11 Frederick St.
 *Purity Beverage Corp., 11 Frederick St.
 *Standard Beverage Co., 72 Lewis St.
 Star Bottling Works, 58 South St.
 Whistle Bottling Co., 18 Leroy St.

Bottles and Corks
 *Binghamton Glass Co., 28 Crandall St.

F. L. Dennis & Co., 302 Savings Bank Bldg.
 Joel E. Heath, 22 Wall St.

Bowling Alleys
 Binghamton Club, Chenango & Henry Sts.
 Wm. R. Gantley, 87 State St.
 J. M. Hanrahan, 127 Court St.
 Geo. Van Gorder, 178 Washington St.
 Y. M. C. A., Washington St

Box Mfgs. (Cardboard)
 *Binghamton Folding Box Co., 198 State St.
 *Parlor City Paper Box Co., 196 State St.
 *Remlik Paper Box Co., Inc., 58 Exchange St.

Box Mfgs. (Wood)
 *Lacey's Cigar Box Co., 307 Water St.
 *National Cigar Box Co., 320 Water St.
 Frank E. Woodruff, Hiresville.

Boys' Clothing (Dealers)
 *L. A. Botnick & Co., 25 Chenango St.
 *Fowler, Dick & Walker, 17 Court St.
 *J. A. Pulitzer, 7 Court St.
 *Weed's, Inc., 87 Court St.

Brass Signs
 *S. J. Kelley Engraving Co., Press An.

Brewers
 Jos. Laurer Brewing Co., 137 Laurel Ave.

Bricks (Makers)
 *Atlas Coal and Supply Co., 315 Court St.
 *Binghamton Brick Co., Broad Ave. Extension.
 (Dealers)
 *J. W. Ballard & Co., 21 Jarvis St.
 *Pratt Lumber Co., Jarvis St. cor. Clinton St.

Brokers (Merchandise)
 Cook & Co., 13 Alice St.
 C. K. Dewitt, 2 Jay St.
 *Pratt-Harris Co., 43 Chenango St.

Bronze and Iron (Work Ornamental)
 *J. J. Reynolds, 85 Eldridge St.
 Titchener Iron Works, 7 Frederick St.

Brushes
 Fuller Brush Co., 305 Phelps Bldg. . .

Building and Loan Companies
 Community Savings & Loan Ass'n, 22 Washington Ave., Endicott.
 *Co-operative Building & Loan Ass'n, 714 Sec. Mutual.
 *Home Mutual Loan & Savings Ass'n, 18 Court St.
 National Farm Loan Ass'n, 708 Press Bldg.

Builders' Hardware
 *Babcock, Hinds & Underwood, 174 Washington St.
 *Callahan & Douglas, 57 Court St.
 *Crocker & Ogden Co., 95 Court St.
 *Geo. M. Harris, 38 Court St.
 E. E. Inderlied Co., 45 Washington Ave., Endicott.
 Cunningham & Utley, 271 Main St., Johnson City.
 Coleman & Titus, 19 Washington Ave., Endicott.
 Russell & Card, 19 Washington Ave., Endicott.

Builders
 Geo. A. Adams, 98 Penna. Ave.
 Benj. Allen, 118 Chapin St.
 *A. E. Badgley, Opera House Block.
 G. N. Balcom, 7 Balcom Ave.
 D. C. Bentley, 12 Grand Ave.
 Geo. H. Blakeslee, 91 Grand Blvd.
 F. J. Boland, 2 Grand Ave.
 Jos. H. Bolton, 31 Cedar St.
 C. C. Booth, 3 Cleveland Ave.
 *S. H. Carrington, 405 Chenango St.
 B. C. Clark, 28 Amsbury St.
 H. P. Clark, 266 Court St.

A. N. Coffin, 641 Chenango St.
 Geo. T. Coles, 504 Maple Ave., Union.
 W. S. Coolbaugh, 12 Virginia Ave., Johnson City.

Jas. J. Dalton, 36 Exchange St.
 C. Dudley Dean, 104 Oak St.
 F. H. Decker, 20 Albert St., Johnson City.

W. L. Dibble, 533 Chenango St.
 I. Dubin, 98 Clinton St.
 F. O. Edwards, 75 Grand Blvd.
 Frank Ehret, 202 Main St., Endicott.
 J. A. Eldred, 183 E. Main St., Endicott.
 L. A. Finch, 720 State St.
 W. W. Ford, 60 Cherry St., Johnson City.

Edwin Gregory, 14 Green St.
 C. L. Griffin, 62 James St.
 *J. M. Griffin, 27 Division St.
 S. M. Gruver, 134 Monroe St., Endicott.
 E. B. Hall, 2 Nash St.
 *Hider Bros., 55 Leroy St.
 W. W. Harvey, 3 Clarke St., Union.
 J. R. Jewell, 18 Roosevelt Ave.
 F. I. Johnson, 148 Monroe St., Endicott.
 I. R. Jones, 101 Broad St., Endicott.
 Jones, Beers Co., 329 Water St.
 W. C. Jopson, 110 Lincoln Ave., Endicott.

H. E. Keeler, 4 Catherine St.
 *J. M. Knowlton, 2 Andrews Ave.
 Wm. I. Lawson, 19 Moeller St.
 *W. S. Rawson, 14 Jefferson Ave.
 *J. L. Lewis, 38 Wall St.
 Lindsey Bros., 52 Court St.
 *Lusk & Williams, 10 Linden St.
 Jos. Mack, 68 Jarvis St.
 Jas. R. Mack, 144 Clinton St.
 Cornelius Mersereau, 16 Moeller St.
 *Mitchell Co., 348 O'Neil Bldg.
 Chas. H. Monell, 41 Beethoven St.
 *Moore & Merrill Constr. Co., 124 Oak St.

W. J. Newing, 62 Walnut St.
 Frank W. O'Connell, 39 Cary St.
 Jas. O'Neil, 213 Water St.
 M. A. Owen, 409 Savings Bank Bldg.
 A. N. Parsons, 99 Park Ave.
 M. W. Pine, 7 DeForest St.
 *S. B. Price, 1 Blanchard Ave.
 Jno. Pulis, 21 Mathews St.
 Bert A. Read, 54 Wheeler Ave.
 F. M. Rockwell, 29 Park St., Endicott.
 T. T. Seeley, 16 Ave. A, Johnson City.
 E. F. Shotwell, 7 Arena.
 E. L. Stanton, 216 Garfield Ave., Endicott.

H. L. Sturdevant, 52 Hayes St.
 Chas. D. Tyler, 41 Hayes St.
 H. B. Van Ness, 23 Washington Ave., Endicott.
 C. E. Waterman, 116 Liberty St., Un.
 Geo. B. Wheeler, 36 Wall St.
 B. B. Worden, 260 Oak St.
 H. A. Yaple, 146 Park Ave.
 Angelo Yesu & Sons, 27 Carroll St.

Builders' Supplies
 *Atlas Coal & Supply Co., 315 Court St.
 *E. L. Baldwin, Broad St., Johnson City.
 *J. W. Ballard Co., 21 Jarvis St.
 *Bartlett & Co., 43 Collier St.
 *Brown-Kent-Jackson Co., Belknap Ave.
 Douglas-Dickson Co., 343 Grand Ave., Johnson City.
 Wm. H. Dailey, 114 Robinson St.
 Endicott Lumber & Box, 23 Washington Ave., Endicott.
 *R. R. Griswold, 13½ Glenwood Ave.
 Light-Unkefer Co., 13 North St., Endicott.

*Pratt Lumber Co., 35 Jarvis St.
 *A. Roberson, 313 Chenango St.
 E. D. & Wm. Van Antwerp, 492 Court St.

Butter and Eggs

- *Corbin & Weismer, 17 Ferry St.
- *Kinney Bros., 243 Water St.

Buttons

- French Button Works, 48 Court St.
- La Mode Pleating Co., 12 Court St.

Cabinet Makers

- *Bartlett & Co., 43 Collier St.
- *Junius F. Bishop, 323 Water St.
- Furniture Hospital, 147 Washington Ave., Endicott.
- *J. L. Lewis, Wall St.
- Chas. W. Gibbs, 332 Water St.

Cancer Cure

- *Binghamton Cantatorium & Sanitarium, 254 Conklin Ave.

Candy Manufacturers

- *Binghamton Candy Co., 301 Water St.
- Hess-Clark Co., 243 Water St.
- Ideal Candy Co., Willow and Endicott Ave., Johnson City.

Cans (Tin)

- H. C. Collier & Sons, 119 Conklin Ave.
- *Universal Can Co., Hiresville, North Side.

Carpenters and Builders

See Builders.

Carpets and Rugs (Cleaners)

- Douglass & Bradley, 42 Court St.
- H. B. Houghtalen, 22 Baldwin St.
- J. S. Lawrence, 35 Water St.
- Rossville Rug Works, 37 Brook Ave.
- Rubber Beater Carpet Works, 33 Tompkins St.
- *W. J. Stephenson, 6 Ferry St.

(Dealers)

- *Ellis, Bros. & Joseph, 88 Clinton St.
- *Fowler, Dick & Walker, 17 Court St.
- M. Garboosbian & Son, 4 Court St.
- G. A. Gertmenian, 93 Front St.
- *Hills, McLean & Haskins, Court and Chenango Sts.
- *Sisson Bros.-Welden Co., Court and State Sts.

(Makers)

- Parlor City Rug Works, 22 Mather St.
- Rossville Rug Works, 37 Brook Ave.
- Standard Specialty Co., 164 Court St.

Carriage and Auto Hardware

- *Brewer-Titchener Corp., 336 Court St.
- *Crocker & Ogden Co., 95 Court St.
- *L. J. Kingsley Co., 15-17 No. Depot St.

Cartmen and Truckmen

- Geo. H. Banks, 20 Everett St.
- Wm. R. Barnhart, 95 Bevier St.
- *O. M. Barstow, 135 Laurel Ave.
- H. H. Butts, 115 McKinley Ave., Endicott.

- *Canny's Trucking Co., 251 Front St.
- Cee and Dee Transfer, 2 Chapel Place
- *Cole & Gray, 203 State St.

- *Collins & Finch, 33 Moeller St.
- *Conlon & Callan, 217 State St.
- De Garamo & Terk, 44 Tremont Ave.
- *R. J. Fish, 1 Chapel Pl.

- Geo. R. Fling, 264 Court St.
- *W. S. Fling, 135 Court St.
- J. R. Hinckley, 69 Washington St.
- Dennis Howard, 144 Murray St.
- Lena L. Howard, 180 State St.
- Lake & Reynolds, 120 Court St.
- R. H. McDonald, 110 Prospect St.
- Mollen Transfer Co., Erie Depot.
- D. P. O'Hara, 18 Chestnut St.
- Jas. W. Payne, 148 Susquehanna St.
- Lee J. Payne, 45 DeRussey St.
- Byron C. Race, 9 Pleasant Ave.
- Charles R. Shaughnessy, 282 Vestal Ave.

- *J. B. Southee, 178 State St.
- N. S. Way, 6 Cherry St.
- W. M. Wood, 44 Crocker Ave., Johnson City.

Cash Registers

- *National Cash Register Co., 92 Chenango St.

Cemeteries

- Catholic Cemetery, Riverside Drive.
- Floral Park Cemetery, Floral Ave.
- Glenwood Cemetery, 102 Glenwood Ave.
- Chenango Cemetery, Hiresville, North Side.
- Spring Forest Cemetery, 51 Mygatt St.
- Riverhurst Cemetery, Main St., Endicott.

Cement Block Makers

- Jos. H. Bahnst, 2 No. McKinley Ave., Endicott.
- Daniel Gardiner, 80 Bevier St.
- Gordon L. Ormsby, 362 Grand Ave., Johnson City.
- Wm. U. Pipber, 101 Baker St., Johnson City.
- Edw. S. Thompson, Main St., Endicott.

Cement and Lime

See Builders' Supplies.

Check Writers

- Hasbrouck Mfg. Co., Ackerman Bldg.

Chemicals

See Acids, Chemicals, etc.

Chemists

- *W. R. Hollingshead Co., 146 Oak St.
- Nelson & Launder, 822 Security Bldg.

Chiropodists

- W. E. Bland, 454 O'Neil Bldg.
- *Fowler, Dick & Walker, 17 Court St.
- Jessie F. Wheeler, 4 Court St.

Chiropractors

- Edw. Bishop, 115 Front St.
- Edw. Bishop, 51½ Washington Ave., Endicott.
- L. E. & M. W. Blackmer, 260 Washington St.
- Clara A. Boughton, 52 Exchange St.
- L. K. Conklin, 604 Press Bldg.
- Floyd C. Gould, 518 Security Bldg.
- W. M. McCann, 106 Main St., Johnson City.
- V. W. Well, 51 Broad St., Johnson City.
- R. S. Wiest, 219 Main St., Johnson City.
- F. W. Parsons, 210 Lincoln Ave., Endicott.

Cider and Vinegar Mfgs.

- Wayne Cider & Vinegar Co., 307 Chenango St.

Cigar Mfg.

- American Cigar Co., 6 Wall St.
- Edw. A. Barnard, 138 Washington St.
- *Barnes-Smith Co., 178 Water St.
- Bayuk Bros., 25 Crandall St.
- F. J. Bradshaw & Co., 221 Vestal Ave.
- *F. A. Bronson, 197 Front St.
- P. J. Clark, 48 Leroy St.
- W. H. Clark, 15 High St.
- *Consolidated Cigar Corp., 18 South St.
- Coon Bros., 275 Front St.
- R. T. Crowe, 2 Fillmore Ave., Endicott.
- Jno. T. Curran, 119 W. Main St., Union.
- E. L. Fallahee, 79 State St.
- J. J. Foley, 71 Pine St.
- C. E. Folmsbee, 2 Genesee Ave.
- E. L. Gardner, 228 Chenango St.
- S. P. Gorman, 88 Robinson St.
- W. K. Gresh Co., 78 State St.
- I. C. Groesbeck, 108 Cross St.
- G. H. P. Cigar Co., 161 Clinton St.
- Jno. Hennessy, 291 Vestal Ave.
- Louis Hennessy, 77 State St.
- R. A. Hill, 152 State St.
- *Hull, Grummond & Co., 218 Water St.
- G. O. Ives, 25 Clarke St.
- *I. Kall Cigar Co., 41 Wall St.
- *Geo. A. Kent & Co., 87 Chenango St.
- Alois Krause, 350 State St.

- *L. & G. Cigar Co., 114 Chenango St.
- S. R. Levy, 128 State St.
- J. W. Luckey, 98 Chenango St.
- H. J. McCann, 340 Chenango St.
- A. J. Paetzold, 41 Hotchkiss St.
- F. B. Richards & Co., 179 Water St.
- Benj. Ritz, 1 Laurel Ave.
- Herman Vill, 164½ Murray St.
- A. Whitelaw, 142 Clinton St.
- W. H. Wilcox, 8 Tayntor Ave.

Cigars and Tobacco (Retail and wholesale)

- W. M. Anderson, 90 North St., Endicott.
- W. F. Balles, 76 North St., Endicott.
- Bashara & Bomysoad, 78 Clinton St.
- *Binghamton Tobacco Co., 124 Washington St.
- Brown & Corbin, 221 Chenango St.
- J. T. Bustin, 249 Main St., Johnson City.
- A. J. Cawley, 8½ Washington Ave., Endicott.
- *Central Cigar Store, 80 Court St.
- R. W. Daniels, Carlton Hotel.
- F. A. Day, 108 Front St.
- T. M. Fitzgerald, 99 State St.
- A. W. Foote, 7 N. Broad St., Johnson City.
- M. W. Goodell, 184 State St.
- A. L. Hawley, 131 Chenango St.
- Jos. Hawley, 62 Court St.
- Jos. Kane, 90 State St.
- Kelly & Pilkington, 255 Main St., Johnson City.
- A. M. Kent, 255 Chenango St.
- Susie W. Kinyon, Press Bldg. Lobby.
- E. L. Maltbie, Security Bldg. Lobby.
- *Merselis & Bennett, 10 Chenango St.
- E. D. Michelbach, 373 Chenango St.
- W. H. Ogden, Press Bldg. Annex.
- Grant M. Pastor, 102 Court St.
- P. Pearis, 21 Chenango St.
- G. C. Pelham, 150 Chenango St.
- Blake Porter, 225½ Conklin Ave.
- A. Romas, 5 Washington Ave., Endicott.
- St. Martins Drug Store, 36 Washington Ave., Endicott.
- E. S. Shoemaker, 7 Henry St.
- Thos. Thorne, 190 Washington St.
- United Cigar Store, 68 Court St.
- E. Villanella, 59 Fayette St.
- F. E. Wayman, 486 Chenango St.
- L. G. Weaver, 1 Washington Ave., Endicott.
- Civil Engineers and Surveyors**
- S. M. Baird, 506 Savings Bank Bldg.
- *A. L. Gilmore, 1104 Press Bldg.
- *Hoadley & Giles, 415 Phelps Bldg.
- J. R. Westcott, 120 State St.
- Cleaners, Pressers and Dyers**
- Armory Pressing Co., 53 Prospect Ave.
- *Ballard & Ballard, 21 Main St.
- Frank Deery, 40 Henry St.
- Douglass & Bradley, 42 Court St.
- *G. M. G. Co., 346½ Chenango St.
- Haggerty & Forbes, 96 Front St.
- Chas. S. Losee, 29 Henry St.
- L. L. Lounsberry, 9 Madison Ave., Endicott.
- Morse & Kraupa, 1 Henry St.
- Margt. A. Van Nest, 31 Stuyvesant St.
- Clothing Dealers**
- Askin & Marine, 30 Court St.
- *L. W. Ball, 123 Chenango St.
- W. M. Barber, 106 E. Main St., Union.
- L. D. Barriger, 342 Main St.
- J. J. Benesohn, 124 Water St.
- *L. A. Botnick Co., 25 Chenango St.
- H. H. Butler, 14 Court St.
- Cohn Clothing Co., 129 Chenango St.
- Cohn Clothing Co., 40 Washington Ave., Endicott.
- Julius Cohn, 60 North St., Endicott.
- *Doyle-Knowler Co., 33 Court St.

Morris Garber, 117 Water St.
 M. Garber, 8 Willow St., Johnson City.
 Namen George, 98 Clinton St.
 Anna Ginsberg, 59 Susquehanna St.
 Louis Gitlitz, 3 Hawley St.
 Eva M. Gittleman, 25 Court St.
 Golde Clothes Shop, 81 Court St.
 Louis Golden, 131 Water St.
 *Goldstein Clothing Co., 26 Court St.
 M. Krasner & Son, 129 Water St.
 Eli Levine, 154 Water St.
 I. Levine & Son, 109 Washington St.
 Nathan Levine, 132 Washington St.
 Sam Lesser, 138 Washington St.
 M. G. Levinson, 46 Washington Ave., Endicott.
 *A. A. Lord & Son, 99 Court.
 *Marean-Lauder Co., 35 Court St.
 Bernard Marshak, 14 Hawley St.
 Mc Nerney & Winters, 42 Court St.
 Menter Co., 6 Court St.
 Metropolitan Clothes Shop, 75 Court St.
 Lester Miller, 52 Court St.
 Phillip Miller, 303 Chenango St.
 Newman Bros., 265 Main St., Johnson City.
 W. T. North, 56 Court St.
 *Jos. Pulitzer, 7 Court St.
 I. Roach, 107 Odell Ave., Endicott.
 I. Rubinowitch, 141 Water St.
 Rubinowitch & Roseberg, 18 Court St.
 Jos. Schapiro, 58 Odell Ave., Endicott.
 Max Shapiro, 68 Susquehanna St.
 N. G. Schwartz, 6 Washington Ave., Endicott.
 Sam Seder, 34 Washington Ave., Endicott.
 Sarah Shulman, 137 Water St.
 *Steefel, Strauss & Connor, 53 Court St.
 *Stone-Bone Co., 155 Washington St.
 United Salvage Corp., 152 Water St.
 *Weed's, Inc., 83 Court St.
 Wiseman's Clothes Shop, 117 Chenango St.
 *Geo. Wladis, 107 Chenango St.
Clothing Mfgs.
 *Binghamton Pants Mfg. Co., 205 State St.
 *R. S. Cary & Co., 119 Chenango St.
 *Haskell & Davids, 229 Water St.
 *Smith-Kinney Co., 176 Water St.
 *L. M. Weed Co., 168 Water St.
Coal Dealers Supplies
 F. S. Converse Co., St. Charles St., Johnson City.
Coal Retail
 *Atlas Coal & Supply Co., 315 Court St.
 *E. L. Baldwin Co., 13 N. Broad St., Johnson City.
 *J. W. Ballard & Co., 21 Jarvis St.
 *Binghamton Coal Co., 34 Crandall St.
 Central Coal Yard, 339 State St.
 *City Coal Co., 39 Clinton St.
 Douglas-Dickson Co., 343 Grand Ave., Johnson City.
 Wm. P. Dunne, 39 Eldridge St.
 S. Mason Elliott, 201 Eldridge St.
 Endicott Coal Supply Co., North St., Endicott.
 Endicott Lumber & Box Co., 23 Washington Ave., Endicott.
 *Glenwood Fuel Corp., 33 Glenwood Ave.
 *J. J. Grace, 5 Hawley St.
 Kennedy & Du Boise, 74 Baldwin St., Johnson City.
 *Chas. McKinney Co., 143 Henry St.
 Port Dick Coal & Feed Co., 496 Chenango St.
 *Powell Coal Co., 29 Clinton St. and 218 Chenango Sts.
 F. L. Rounds, Vestal Ave.
 *O. W. Sears & Son, 1 Clinton St.

*Talbott-Davis Co., 305 Peoples Trust
 *Thermont Coal & Coke Co., 39 Clinton St.
 *Tobey Coal Co., 60 Montgomery St.
 Geo. H. Wilson, 301 Railroad St., Un. Coal (Wholesale)
 *Belhampton Coal Co., 1002 Press Bld.
 *Bernicedale Coal Co., 29 Clinton St.
 *Blanchard-Bunnell Coal Co., 508 Press Bldg.
 *Hartmann-Blanchard Co., 508 Press Bldg.
 *Roberson-Fowler Coal Co., 1002 Press Bldg.
Coats and Suits, Ladies'
 *F. L. Bryant, 62 Chenango St.
 *Doyle-Knowler Co., 33 Court St.
 Fisher Bros., 51 Court St.
 *Fowler, Dick & Walker, 17 Court St.
 *Gold's, 87 Court St.
 Hancock's, Main St., Johnson City.
 *Hills, McLean & Haskins, Court and Chenango Sts.
 M. J. Leo, 27 Court St.
 *The Morton Company, 37 Court St.
 *Milward's, 11 Court St.
 Wm. Palmer, 153 Washington St.
 *Peoples Store, 46 Court St.
 *Jos. Pulitzer, 7 Court St.
 *G. W. Reed, 29 Chenango St.
 *M. Resnick, 50 Court St.
 *Sisson Bros.-Welden Co., Court and State St.
 *A. R. Swartz, 47 Court St.
 *Weed's, Inc., 83 Court St.
Cold Storage
 *Binghamton Storage & Refrigeration Co., Inc., 282 Water St.
Cold Storage Engineers
 C. E. & B. K. Scudder, 241 Water St.
Collection Agencies
 Geo. W. Griswold, 603 Press Bldg.
 H. D. Harris, 432 E. Main St., Union.
 Progressive Mercantile Agency, 604 Peoples Trust Bldg.
 Stewart Mercantile Agency, 306 Security Bldg.
 Whitney Mercantile Agency, 438 Security Bldg.
Color Grinders
 *Mansfield Paint Co., Tayntor Ave.
Comb Mfgs.
 *Noyes Comb Co., 13 Ferry St.
Concrete Metal Forms
 Hotchkiss Metal Form Co., 16 Jarvis St.
Confectioners (Retail)
 Nellie J. Abdallah, 156 Court St.
 Adams Candy Co., 168 Washington St.
 J. A. Alford, 773 Chenango St.
 Wm. Anderson, 90 North St., Endicott.
 Masak H. Babahakian, 7 Main St.
 Michl Banick, 193 Clinton St.
 *Beers Ice Cream Co., 106 Front St.
 L. Beshgetmian, 2 Main St.
 *Boston Candy Kitchen, 55 Court St.
 Broadway Candyland Co., 222 Washington Ave., Endicott.
 Buckley & Son, 27 Washington Ave., Endicott.
 A. Busino, 154 Water St.
 Jas. Caciola, 109½ Clinton St.
 *California Fruit Co., 49 Chenango St.
 Stephen Carbone, 98 Chenango St.
 *Coffee Shop, Hotel Bennett.
 N. Cordiline, 111 Odell Ave., Endicott.
 Jas. G. Correll, 787 Chenango St.
 Geo. Craw, 19 Ferry St.
 Jas. Dame, 43 Chenango St.
 L. J. Donigan, 39 Leroy St.
 N. R. Duffy, 348 Chenango St.
 Wm. Economide, 100 Washington Ave., Endicott.
 Geo. S. Esmay, 32 Lester Ave., Johnson City.

Mary Faras, 200 Vestal Ave.
 Jos. Filo, 1 Ferry St.
 L. D. Follett, 5 Pearl Ave.
 Aaron Fredendall, 205 Grand Ave., Johnson City.
 W. N. Fries, 88 Murray St.
 Frank Grey, 183 Oak St.
 W. M. Hammitt, 395 Chenango St.
 Hess-Clark Co., 41 Court St.
 Mary Hogan, 315 Chenango St.
 Jos. Kane, 90 State St.
 Edw. Kaplan, 309 Chenango St.
 P. Karenovich, 146 Clinton St.
 Karkavelas & Ladivis, 105 State St.
 Geo. Keiser, 86 Clinton St.
 Peter Kominos, 258 Main St., Johnson City.
 Konecky & Formanek, 135½ Clinton St.
 T. Koumondoros, 108 Washington Ave., Endicott.
 E. C. Lake, 316 Chenango St.
 Angelo Lalley, 115 Chenango St.
 Lebous & Boulons Bros., 67 Chenango St.
 Lebous Bros., 89 Clinton St.
 Frank Macri, 19 Odell Ave., Endicott.
 T. P. Manouse, 62 North St., Endicott.
 Dennis Marrules, 52 Clinton St.
 C. T. McGowan, 114 Susquehanna St.
 Sarah McIntyre, 100 Washington St.
 E. E. Miles, 22 Exchange St.
 W. J. Motley, 71 Main St., Johnson City.
 Jno. Nigarian, 194½ Clinton St.
 J. O'Connell, 393 Chenango St.
 Palace of Sweets, 135 Chenango St.
 J. W. Palton, 1 Kentucky Ave., Endicott.
 P. Pearis, 21 Chenango St.
 P. Potocniak, 237 Clinton St.
 N. Poulos, 30 Washington Ave., Endicott.
 A. Puglisi, 110 Washington St.
 Jos. Puppato, 51 Robinson St.
 Jos. Risi, 228 Conklin Ave.
 P. Romeo, 197 Clinton St.
 St. Martins Drug Store, 36 Washington Ave., Endicott.
 Frank Sacco, 27 South St.
 H. Sandaniello, 44 Fayette St.
 *Paul Saragas, 59 Chenango St.
 J. F. Small, 344 Main St.
 Jennie Sperry, 92 Park Ave.
 Tsohonis & Alexander, 103 W. Main St., Union.
 A. L. Vail, 159 Main St.
 Harry Vassos, 101 Washington Ave., Endicott.
 Geo. D. Vomvoris, 215 Chenango St.
 W. E. Wayman, 275 Front St.
 Yaman & Lebous, 311 Chenango St.
Confectioners (Wholesale)
 *Binghamton Candy Co., 305 Water St.
 *Brooks Candy Co., 36 Commercial Av.
 A. A. Bryant, 24 Lathrop Ave.
 G. E. Hall Co., 102 South St.
 Hess-Clark Co., 243 Water St.
 Ideal Candy Co., Johnson City.
 Lewis-Vosbury Co., 54 Walnut St.
 Maines & Gordon, 220 Court St.
 W. S. Malarkey, 209 Ackerman Bldg.
 Will-Dex Candy Co., 140 Court St.
Contractors (Cement and Stone)
 *A. E. Badgley, Opera House Block
 Benedict & Valada, 23 Carroll St.
 *E. V. Chappell, 27 Wall St.
 J. A. Cline, 5 Carhart Ave.
 F. L. Crossett, 106 Court St.
 G. D'Angelo, 210 Peoples Trust Bldg.
 C. H. Decker, 45 Park St.
 Daniel Gardiner, 80 Bevier St.
 *Jones, Beers Co., 329 Water St.
 *John L. Lewis, 38 Wall St.
 Lewis Marsellon, 136 Henry St.
 A. Martinuccio, 168½ Broad Ave.

L. L. Meeker, 216 Conklin Ave.
Read-VanGuilder Co., 54 Wheeler Ave.
Wm. Semon, 305 Savings Bldg.
E. L. Webster, 106 Penna. Ave.
M. G. White, 36 St. Charles St., Johnson City.
F. E. Whittemore, 378 Main St., Johnson City.

Contractors (Concrete)

F. H. Baxter, 11 Virginia Ave., Endicott
O. J. Coles, 15 Grant Ave., Endicott
W. C. Raif, 164 Tracey St., Endicott
Serafini and Stento, 54 Court St.
F. N. Stage, 8 Grant Ave., Endicott.
L. H. Vincent, 20½ Vermont Ave., Endicott.

Contractors (Excavating)

*E. D. Baker, 27 Broome St.
G. D'Angelo, 210 Peoples Trust Bldg.
Herbert W. Fitzgerald, 611 Press Bldg.
T. J. Ragan, 54 Pine St.
Angelo Yesu, 27 Carroll St.

Contractors (Heating)

*Chenango Valley Heating Co., 209 Chenango St.

Cunningham & Utley, Johnson City.
*Gaylord & Elitapenc Co., 179 Washington St.

*M. E. Lewis, 79 State St.

*Runyon & Ogden, 44 Commercial Ave.

Contractors (Mason)

E. D. Adamy, 186 Main St.
*A. E. Badgley, Opera House Block.
*Jones, Beers Co., 329 Water St.
*J. L. Lewis, 38 Wall St.
W. J. Moncrieff, 104 Laurel Ave.
Wm. F. Ray, 17 Woodruff Ave.
J. E. Shea, 175 Chapin St.
Geo. S. Swain, 56 North St.

Contractors (Painting)

Chas. H. Adams, 24 Collier St.
J. R. Ashley, 23 Henry St.
O. H. Bell, 24 Wall St.
Fred Bettenhauser, 32 Franklin St.
M. E. Boardman, 14 DeRussey St.
M. C. Borden, 22 Telegraph St.
Geo. H. Burt, 1½ Dickinson St.
H. M. Crowell, 91 Oak St.
W. H. Diehl, 16 Columbia Ave.
R. F. Edminster, 12 Lathrop Ave.
J. F. Fish, 158 Main St.
C. A. Frost, 130 Laurel Ave.
Leo Green, 6 Clinton St.
W. O. Griswold, 18 Charlotte St.
F. R. Harding, 16 Cedar St.
L. L. Hertel, 150 Main St., Endicott.
W. H. Hoysradt, 7 Mather St.
*Hulslander & Williams, 124½ Oak St.
B. J. Jones, 38 Washington Ave., Endicott.

F. J. Mable, 142 Hawley St.
O. A. Malles, 8 Schubert St.
Edw. Morley, 12 Albert St., Johnson City.

J. W. Mullen, 291 Front St.
H. L. Olney, 262 Oak St.
S. J. Pattison, 23 Henry St.
F. B. Reynolds, 201 Front St.
J. H. Riley, 212 Garfield Ave., Endicott.
F. E. Rulison, 22 Margaret St.
A. P. Salisbury, 2 Jerome Ave.
A. B. Suttle, 68 Moeller St.
B. L. Taylor, 4½ Highland Ave.
J. E. Van Camp, 290 Vestal Ave.
A. J. Weidman, 16 Parsons St.
C. D. Wheeler, 16 Isabelle Place, Johnson City.

*Burr Winsor & Son, 4 John St.

Contractors (Paving)

Michael Barber, 180 Henry St.
Serafini & Stento, 54 Court St.
Tyne & Willey, 407 Savings Bank Bldg.

Contractors (Plasterers)

Barnes & Frey, 33 Clarke St.

Alva Campbell, 5 Amsbry St.
C. S. Frey, 16 Charlotte St.
Fred Mann, 48 Dennison Ave.
W. H. McRorie, 111 Monroe St., Endicott.

Burdette Reynolds, 20 Amsbry St.
Albert Ulmer, 70 Schubert St.

Contractors (Roofers)

*Babcock, Hinds & Underwood, 174 Washington St.

*Binghamton Slag Roofing Co., 207 State St.

Cunningham & Utley, 271 Main St., Johnson City.

*Gillett-Barnes Co., 91 State St.

*C. W. Hull & Son, 77 State St.

*J. R. Lynch & Sons, 86 State St.

W. H. Robertson, 233 Chenango St.

*Sullivan Bros. & Lent, 215 State St.

Contractors (Sewer)

Michael Barber, 180 Henry St.

Serafini & Stento, 54 Court St.

Copper (Platers)

See Nickel, Silver and Copper Platers.

Coppersmiths

Ralph C. Hawley, 70 State St.

Corsetieres

The Enright Shop, 159 Washington St.
Helen Stegmuller, 105 Main St., Endicott.

Creameries and Milk Dealers

Andrews & Shepard, 29 Hayes St.
Jos. Bartos, 11 Downs Ave.
Bordens, North St., Endicott.
Borden's Farm Products Co., 601 Press Bldg.

Clark & Thomas, 37½ Winding Way.
*Cloverdale Farms Co., 60 Exchange St.

*Crowley's Milk Co., 121 Conklin Ave.

*Deyo Bros., 22 Edwards St.

Drooney Bros, 311 Conklin Ave.

Endicott Creamery Co., 59 Monroe St., Endicott.

G. M. Freije, 103 Clinton St.

*Hotaling Dairy Co., 98 Washington St.

Eugene L. Hunt, 11 River St., Port Dickinson.

A. Kollar, ½ Baxter St.

P. C. Lown, 183 Vestal Ave.

McNamara & Hickey, 238½ Clinton St.

Merriam & Beall, 489 Chenango St.

Olin B. Murray, 6 Carroll St.

Oneida Co. Creameries Co., 6 Main St.

*D. S. Parsons, 837 Chenango St., Port Dickinson.

Peerless Creamery Co., 18 Washington Ave., Endicott.

C. H. Rider & Son, 104 Nanticoke St., Union.

Wm. T. Schoonover, 99 Corliss Ave., Johnson City.

Lewis Shearer, 151 Clinton St.

Jos. Wona, 112 Odell Ave., Endicott.

Cutlery (Grinders)

Chas. Obenauer, 40 Court St.

Delicatessen

Ernest J. Hein, 108 Court St.

*Hub Delicatessen, 141 Washington St.

N. Y. Sea Food Market, 140 Washington St.

Dental Supplies

Diamond Dental Laboratory, 19 Exchange Bldg.

Cora L. Kniffen, 410 Peoples Trust Bg.

*W. M. Sharp Mfg. Co., 229 Water St.

*Fred W. Smith, 7 Henry St.

Dentists

Wm. T. Anderson, 120 Washington Ave., Endicott.

Robt. H. Andrews, 610 Press Bldg.

W. H. Barnes, 31 Court St.

W. W. Barton, 308 Savings Bank Bldg.

F. Ellis Bond, 610 Press Bldg.

*G. H. & L. R. Brady, 502 Peoples Trust Bldg.

H. D. Burghardt, 414 Press Bldg.

Chas. S. Decker, 39 Court St.

*B. Dolan, 608 Security Bldg.

W. B. Dundon, 608 Security Bldg.

F. M. Edwards, 36 Court St.

J. H. Farrell, 55 Chenango St.

S. J. Fischer, 140 Clinton St.

T. B. Fuller, 103 Westcott Block.

E. R. Gillespie, 75 Court St.

P. J. Gorman, 606 Peoples Trust Bldg.

H. V. Heiss, 255 Main St., Johnson City

A. D. Hunter, Main cor. Bridge, Union.

*Jas. T. Ivory, 210 Security Bldg.

Myrle Kaley, 276 Main St., Johnson City.

*J. D. Kelly, 204 Press Bldg.

F. F. Mensching, 87 Court St.

C. S. Mills, Jr., 217 Washington Ave., Endicott.

W. H. Moffatt, 69 Court St.

Leonard Noble, 46 Monroe St., Endicott.

F. D. North, 82 Court St.

J. D. Ogden, 306 Press Bldg.

Wm. A. Ogden, 326 Security Bldg.

Freeman Powers, 116 Washington Ave., Endicott.

Geo. W. Pulver, 714 Press Bldg.

F. A. Rheubottom, 80 Monroe St., Endicott.

R. T. Root, 120 Main St.

Miles M. Smith, 405 Peoples Trust Bld.

J. J. Sullivan, 219 Main St., Johnson City.

Taft Dental Office, 43 Court St.

H. W. Tayntor, 234 O'Neil Bldg.

H. D. Whitmarsh, 122 Oak St.

H. L. Whitney, 105 Nanticoke St., Union.

Department Stores

*Ellis Bros. & Joseph, 88 Clinton St.

*Fair Store, 13 Court St.

*Fowler, Dick & Walker, 17 Court St.

Globe Store, 161 Washington St.

*Grand Leader, 64 Court St.

*W. T. Grant Co., 75 Court St.

R. A. Hancock, 235 Main St., Johnson City.

*Hills, McLean & Haskins, 89 Court St.

*Sisson Bros.-Welden Co., 59 Court St.

Detectives

S. Foster Black, 8 Exchange Bldg.

James M. Dwyer, 443 O'Neil Bldg.

Fred Pellerin, 230 O'Neil Bldg.

John F. Shay, 122 Hawley St.

Directory Publishers

*Calkins & Kelly Directory Co., 171 State St.

Disinfectants

H. C. Collier & Sons, 119 Conklin Ave.

Drawing Instruments

*W. R. Miller & Co., 171 Washington St.

*C. V. Smith, 105 Court St.

Universal Instrument & Metal Co., Vestal.

Drayman & Carters

See Cartmen and Truckmen.

Dressmakers

Emma E. Alden, 4 Clarke St.

Della Barrett, 221 Westcott Block.

Anna Bement, 79 Court St.

*Bing. Dress Mfg. Co., 58 Exchange St.

Grace Bishop, 29 Oak St.

Myra Bliss, 62 North St.

Susie A. Booth, 33 Water St.

Edna Bronk, 60 Sherman Place.

Dellaphine Brown, Riverside Dr., Johnson City.

Helen Browning, 159 Washington St.

Anna F. Burns, 78 Chapin St.

Cath. E. Callan, 100 Susquehanna St.

Mary E. Cash, 117 Beethoven St.
 Etta Chubb, 12 New St.
 L. D. Chase, 37 Cary St.
 Minnie Condon, 68 Lincoln Ave.
 Josephine Couse, 517 Phelps Bldg.
 Mary Cox, 57 Penna. Ave.
 Mary Cummings, 4 Parsons St.
 Isabella Davis, 115 Front St.
 Jennie Donigan, 34 Leroy St.
 Jessie Edwards, 4 Florence St.
 Florence S. Eldridge, 2 Chapel Place.
 Lula Fisher, 4 Lincoln Ave.
 Estella Fittler, 17 Isbell St.
 Helen Gilmore, 63 Leroy St.
 Elizabeth M. Hand, 48 McKinley Ave.,
 Endicott.

Ora Johnson, 50 Grand Ave.
 Harriet L. Keyes, 31 Tayntor Ave.
 Catherine Kilea, 117 Front St.
 Annie Kinney, 8 Seminary Ave.
 Mary Lathrop, 3 Gaylord St.
 Edith Lovelace, 131 Chapin St.
 Elizabeth MacDonald, 36 Pine St.
 Edna Mazier, 108 McKinley Ave., En-
 dicott.

Minnie Major, 3 Edwards St.
 Katherine Manton, 159 Murray St.
 Mary Manton, 39 North St.
 Anna McCarthy, 50 Pine St.
 Elizabeth McNair, 3 Linden St.
 Kath. B. Mathews, 14 Warren St.
 Pauline Merithew, 64 Murray St.
 Barbara Merrilees, 181 Vestal Ave.
 C. Ella Merrill, 307 Vestal Ave.
 Mabel Mielke, 231 Court St.
 Ada Montgomery, 4 Serrel Ave.
 Margaret Nash, 142 Henry St.
 Catherine E. Nealon, 26 Doubleday St.
 Jennie Newton, 68 Tompkins St.
 Anna G. Niles, 6 Wells Ave., Johnson
 City.

Julia O'Connell, 25 Ayres St.
 Mary O'Connell, 33 Cypress St.
 Mary G. O'Connell, 114 Hawley St.
 Delia O'Connor, 8 Thorp St.
 A. C. Ohswaldt, 6 Ogden St.
 Sarah Ott, 60 Pine St.
 Jennie Randall, 26 Jackson St.
 Cora Reynolds, 30 Clinton St.
 Minnie Richmond, 125 Hawley St.
 Anna Smith, 130 Liberty St.
 Belle Smith, 6 Frank St.
 Flora Spears, 477 Chenango St.
 Mary Spencer, 9 Telegraph St.
 Etta Stebbins, 114½ Main St.
 Eva Taylor, 1015 Press Bldg.
 Emma Terwilliger, 89 Murray St.
 Sarah Terry, 104 Court St.
 Lillian Thorne, 84 Susquehanna St.
 Mary Tingley, 56 DeRussey St.
 Eleanor Truesdell, 102 Court St.
 Nellie Tucker, 6 Vestal Ave.
 Jane Updike, 512 Press Bldg.
 Kate Van Slyke, 144 Court St.
 Myrtle Webb, 29 Myrtle Ave.
 Cecilia Wilson, 58 Court St.
 Mae Witter, 89 Henry St.
 Eliza Wurtenburg, 60 Pine St.
 Emily Yardley, 121 Chapin St.

Druggists

Barkman Drug Store, 77 Court St.
 E. D. Barrett, 143 Conklin Ave.
 Jos. W. Berry, 76 Clinton St.
 J. H. Cobb, 143 Conklin Ave.
 Cole & Rundell, 341 Main St.
 E. S. Crossett, 223 Robinson St.
 *B. H. Dalton, 28 Exchange St.
 Derby Pharmacy, 263 Main St., Johnson
 City.

*H. M. Dixon, 162 Main St.
 R. D. Douglas, 13 Main St.
 *Jacob Eisenberg, 140 Clinton St.
 *French & Randall, 139 Chenango St.
 A. H. Gaige, 193 Vestal Ave.
 L. F. Hamlin, 8 Court St.
 Fred Hutta, 43 Glenwood Ave.

*H. G. Jewett, 113 Chenango St.
 J. L. Kassman, 8 Oak Hill Ave., En-
 dicott.

M. P. Kassman, 268 Clinton St.
 L. K. Liggett Co., 63 Court St.
 *E. C. McKallor Drug Co. (Whol.), 187
 Water St.

*R. M. Mottram, 110 Main St.
 J. D. Mulkins, 146 Baldwin St., John-
 son City.

Olmstead Pharmacy, 297 Chenango St.
 E. L. Ostrom, 246 Chenango St.
 Arthur Palmer, 133 Robinson St.
 C. J. Quick, 286 Main St., Johnson City.
 Samuel Ruckel, 101 Main St., Union.

*Russell & Passmore, 498 Chenango
 St.

H. A. Smith, 56 Washington Ave., En-
 dicott.

St. Martin's Drug Store, 36 Washing-
 ton Ave., Endicott.

Tiffany's Drug Store, 3 Washington
 Ave., Endicott.

*Waldron Drug Co., 107 Court St.
 *W. D. Webster, 45 Court St.

H. L. Whitney, 105 Nanticoke St.,
 Union.

Dry Goods and Notions (Retail)

Simon Abramson, 100½ Clinton St.
 C. E. Aswad, 274 Clinton St.

*John B. Delavan, 122 State St.
 Drapery Shop, 10 Court St.

*Ellis Bros. & Joseph, 88 Clinton St.
 Max Feldman, 197½ Clinton St.

*Fowler, Dick & Walker, 17 Court St.
 Globe Store, 161 Washington St.

*Hills, McLean & Haskins, 89 Court
 St.

Harry E. Jackson, 483 Exchange St.
 Paul Kanna, 170 Clinton St.

Fred Martin, 106 Washington Ave., En-
 dicott.

*Mitchell & Church, 205 Water St.
 Chas. H. Newton, 136 Conklin Ave.

J. T. Parsons, 232 Clinton St.
 C. H. Peet, 60 Washington Ave., En-
 dicott.

*St. John's Specialty Shop, 11 Court St.
 *S. J. Saleeby, 106 Clinton St.

Louis Schreiber, 24 Washington Ave.,
 Endicott.

*Sisson Bros.-Welden Co., 59 Court St.
 T. Spector, 90½ Clinton St.

M. Terris, 109 Clinton St.
 G. E. Walsh, 53 Washington Ave., En-
 dicott.

Ignatz Weiss, 127 Clinton St.
 D. H. Wilbur, 227 Chenango St.

J. M. Witherill, 118 Nanticoke St.,
 Union.

Dry Goods and Notions (Wholesale)
 *Binghamton Dry Goods Co., 17 Court
 St.

*J. L. Morgan Co., Lewis and State Sts.
 *Mutual Fabric Co., 17 Court St.

Dyers, Cleaners and Pressers
 See Cleaners, Pressers and Dyers.

**Electric & Gas Fixtures & Motor Sup-
 plies**

Burr B. Andrews, 113 Washington Ave.,
 Endicott.

*Babcock, Hinds & Underwood, 174
 Washington St.

M. D. Ainslee Electric Co., 30 Henry
 St.

P. A. Hilbert, 169 Washington St.
 J. L. Beruket, 268 Main St., Johnson
 City.

*Blanding Electrical Co., 188 Washing-
 ton St.

Milks Electric Co., 5 Henry St.
 *A. B. Rover, 146 State St.

*Rovertaft Elec. Appliance Co., 92
 State St.

C. E. & B. K. Scudder, 241 Water St.

*Southern Tier Electrical Supply Co.,
 188 Washington St.

*Wm. McManamy, 39 Chenango St.
 *F. J. Mason Co., 66 Chenango St.

Electric Light and Power
 *Binghamton Light, Heat & Power Co.,
 172 Washington St.

Electricians
 J. L. Beurket, 268 Main St., Johnson
 City.

*Blanding Electrical Supply Co., 188
 Washington St.

Carrington & Walsh, 124 Washington
 Ave., Endicott.

*Elliott Engineering Co., 239 Water St.
 R. H. English, 17 Monroe St., Endicott.

Geo. F. Greif, 75 Clinton St.
 F. J. Healy, 61½ Monroe St., Endicott.

P. A. Hilbert, 169 Washington St.
 Theo D. Lyons, 152 Court St.

*F. J. Mason Co., 66 Chenango St.
 Milks Electric Co., 5 Henry St.

P. & K. Electric Co., 1 Wall St.
 J. T. Rose, 100 W. Main St., Union.

*A. B. Rover, 146 State St.
 C. E. & B. K. Scudder, 241 Water St.

J. K. Zverblis, 131 State St.

Electro Platers
 See Nickel, Silver & Copper Platers.

Electrotypers and Engravers
 *S. J. Kelley Engraving Co., Press
 Bldg. Annex.

Sun Engraving Co., Henry and Che-
 nango Sts.

Embalmers and Undertakers
 J. R. Allen, 216 Washington Ave., En-
 dicott.

A. W. Beilby, 34 Broad St., Johnson
 City.

*Cornell-Dibble Undertaking Co., 68
 Henry St.

Bert J. Dibble, 40 Main St.
 B. J. Dibble, 159 Main St., Johnson
 City.

Jos. Greskovic, 87 Clinton St.
 M. F. Kelley, 138 Leroy St.

*McDevitt Bros., 123 Washington St.
 J. E. Mealy, 92 Front St.

F. D. Miller, 116 Front St.
 M. J. Moriarity, 158 Court St.

*D. G. Mulford Estate, 82 Washington
 St.

Newcomb & Kies, 104 Main St.
 G. H. Scholderer, 269 Chenango St.

K. W. Spencer, 110 W. Nanticoke St.,
 Union.

W. D. Sullivan, 167 Court St.
 E. W. Travis, 115 Washington Ave.,
 Endicott.

*T. O. Watrous, 206 Vestal Ave.

Employment Bureau
 *State Employment Bureau, 200 Se-
 curity Bldg.

Excelsior
 H. C. Collier & Sons, 119 Conklin Ave.

Exporters
 Maybro Co., 500 Security Bldg.

Extract Mfgs.
 *E. B. Barlow Co., 30 Wall St.

*F. E. Harris Co., 119 Chenango St.
 Imperial Extract Co., 64 Liberty St.

Paramount Laboratories, 509 Acker-
 man Bldg.

L. E. Rogers, 4 Maple Ave.
 W. E. Simons, 146 Oak St.

Feed Stables
 See Livery, Feed and Sales Stables.

Felt Mfgs.
 *Felters Co., Corliss Ave., Johnson City

Filing Devices
 *McNamara & Harding, 175 Washing-
 ton St.

*W. R. Miller & Co., 171 Washington
 St.

- *C. V. Smith, 105 Court St.
 *Stickley-Brandt Furniture Co., 176 Washington St.
 *Frank A. West, 5 Main St.
- Fish Dealers**
 Colpitts Bros., 27 Chenango St.
 Cooper & Son, 58 Court St.
 N. Y. Sea Food Market, 140 Washington St.
- Five & Ten Cent Stores**
 J. G. McCrory & Co., Johnson City.
 *S. S. Kresge Co., 67 Court St.
 *F. W. Woolworth Co., 73 Court St.
- Flexible Shafts**
 Bing. Flexible Shaft Co., 239 Water St.
 *Stow Mfg. Co., Inc., 443 State St.
- Florists**
 Binghamton Florists, 66 Court St.
 W. E. Cabells, 44 Main St., Johnson City.
 J. W. Eldred, 122 DeRussey St.
 *A. E. Fancher, 6 Bigelow St.
 *Flower Shop, 68 Chenango St.
 W. R. Grey, 29 Burbank Ave., Johnson City.
 W. H. A. Griffis, 14 Parsons St.
 H. S. Hopkins, 12 Floral Ave.
 C. H. Hunt, 175 West End Ave.
 F. E. Kruse, 43 Mygatt St.
 R. B. Lamb, 52 Seminary Ave.
 W. E. Moore, 100 State St.
 *Osier Bros., 148 Court St.
 A. Spadaro, 112 Main St.
 Suskana Green House, 17 Broome St.
- Flour and Feed (Dealers, Grinders and Brokers)**
 *Baker Bros., 42 Commercial Ave.
 Oscar E. Clark, 179 State St.
 A. L. Coleman & Son, 5 DeRussey St.
 J. H. Cook, 10 Roosevelt Ave., Endicott.
 Amos O. Dailey, 337 Front St.
 *Empire Grain & Elevator Co., 702 Press Bldg.
 Endicott Feed Store, 106 Garfield Ave., Endicott.
 A. T. Jackson, 11 N. Broad St., Johnson City.
 *Geo. Q. Moon & Co., 203 Chenango St.
 Ralston Purina Co., 401 Press Bldg.
 L. M. Rhodes, 12 Glenwood Ave.
 Seay-Campbell Co., 309 Press Bldg.
 F. Thompson, 35 Glenwood Ave.
 Geo. R. Tombs, 323 Chenango St.
 Union Milling Co., 301 Nanticoke St., Union.
 R. H. Whiting & Son, 474 Court St.
- Foresters**
 Farm Engineering Co., 1004 Press Bldg.
- Forging Works**
 *Endicott Forging Works, North St., Endicott.
 Union Forging Works, 500 Railroad St., Union.
- Foundries**
 Bing. Brass Foundry, 16 Mitchell Ave.
 *Consolidated Utilities Corporation, Starr Ave.
 Empire Brass Foundry, 10 Shear St.
 *McGill & Holford, N. Floral Ave.
 *Shapley & Wells, 118 Washington St.
 Sweet Bros., 345 Grand Ave., Johnson City.
- Fruits and Produce (Retail & Whol.)**
 Bartholomey Fruit Co., 38 Carroll St.
 W. O. Birdsall, 25 Lewis St.
 *California Fruit Co., 49 Chenango St.
 Jos. Christa, 197 Henry St.
 A. W. Davis, 163 Court St.
 *Empire Produce Co., 142 State St.
 A. Martino, 173 Henry St.
 S. E. Offenheiser, 9 Prospect Ave.
- J. J. Prentice, 63 Prospect Ave.
 Samuels Bros., 43 South St.
 Jacob Smith, 265 Clinton St.
 R. S. Terwilliger, 98 Front St.
- Funeral Directors**
 See Embalmers and Undertakers.
- Furnaces**
 *Bruun & Co., 137 Clinton St.
 *Chenango Valley Heating Co., 209 Chenango St.
 *Crane & Page, 121 Court St.
 Cunningham & Utley, 271 Main St., Johnson City.
 Engbers & Son, 127 Chenango St.
 Ferry Street Tin Shop, 18 Ferry St.
 *R. W. Folsom, 125 Washington St.
 *Chas. H. Hakes, 504 Chenango St.
 *C. W. Hull & Son, 77 State St.
 *Lieberman & Michelson, 116 Water St.
 *J. R. Lynch & Sons, 86 State St.
 P. O. McIntyre, 70 State St.
 The Kennedys, 49 Oak St.
- Furniture (Retail and Wholesale)**
 Binghamton Furniture and Auction House, 64 Clinton St.
 J. H. Carver Co., 70 State St.
 *Carver & Brown, 142 Washington St.
 H. Coury, 67 Clinton St.
 Economy Furniture Store, 137 Washington St.
 Endicott Furniture Co., 127 Washington Ave., Endicott.
 *Fair Store, 13 Court St.
 Furniture Hospital, 147 Washington Ave., Endicott.
 *Globe Furniture Co., 40 Charlotte St.
 Griffin House Furn. Co., 123 State St.
 J. B. Handrick, 288 Main St., Johnson City.
 Harlow & Co., 171 Water St.
 *Hills, McLean & Haskins, Court and Chenango Sts.
 R. S. Hoag, 354 Chenango St.
 Hullman Furniture Co., 219 State St.
 Max Hurevitch, 61 Clinton St.
 Hurevitch & Stern, 233 Clinton St.
 L. D. Ives & Son, 113 Court St.
 *McNamara & Harding, 175 Washington St.
 Oliver Bros., 124 W. Main St., Union.
 *Sanitary Bedding Co., 34 Chenango St.
 N. Schwab, 117 Water St.
 A. A. Stevens, 274 Main St., Johnson City.
 *Stickley-Brandt Furniture Co., 176 Washington St.
 R. J. Swartz, 120 W. Main St., Union.
 E. W. Travis, 115 Washington Ave., Endicott.
 J. S. Van Horn, 104 North St., Endicott.
- Furniture Mfgs.**
 Bing. Chair Co., Montgomery St.
 *Alex Horowitz, 81 Water St.
 *Kroehler Mfg. Co., Ely cor. E. Catherine.
 Leon D. Ives & Son, 39 Sherman Pl.
 Levinson Mfg. Co., 5 Abbott St.
 Peerless Furniture Co., 501 State St.
- Furriers**
 *Fowler, Dick & Walker, 17 Court St.
 *Hills, McLean & Haskins, Court and Chenango Sts.
 Frank Pagley, O'Neil Bldg.
 *Resnick's, 50 Court St.
 *Sisson Bros.-Welden, Court and State Sts.
 *Warner's, 5 Court St.
- Garages**
 *Arlington Garage, 62 Lewis St.
 Bridge St. Garage, 5 Bridge St., Union.
 Broad St. Garage, 46 Broad St., Johnson City.
- *H. H. Cornick, 370 Chenango St.
 *Dikeman & Berman, 172 State St.
 A. E. Dionne, 208 Nanticoke St., Union.
 Endicott Motor Car Co., 3 Grant Ave., Endicott.
 Evans & Hale, 176 Main St., Endicott.
 *S. H. Lewis, 47 Exchange St.
 Main St. Garage, 72 Main St., Johnson City.
 *C. J. Phillips, 215-217 Water St.
 Chas. Ryan, 277 Chenango St.
 T. H. Quinn, 68 Lewis St.
 Security Garage, 54 Exchange St.
 Edward Slagle, 250 Main St.
 F. M. Smith, rear 118 W. Main St., Union.
 South Side Garage, 68 DeRussey St.
 *Geo. P. Wells, 31 Exchange St.
- Grocers (Retail)**
 F. Aliani, 47 Sherman Place.
 E. Y. Andrus, 276 Vestal Ave.
 Thos. Antalek, 14 Oak Hill Ave., Endicott.
 Samuel Arlasky, 108 Susquehanna St.
 A. T. Aswad, 87 Clinton St.
 Atlantic and Pacific Tea Co., O'Neil Bldg., and 15 stores.
 G. P. Aton, near Hill Ave., Endicott.
 S. J. Atwood, 88 Chenango St.
 W. L. Atwood, 280 Main St., Johnson City.
 M. Bachovchin, 240 Clinton St.
 Louis Baker, 82 Clinton St.
 Earl H. Ballard, 6 Gaylord St.
 Angelo Barber, 180 Henry St.
 Louis Barcay, 252 Clinton St.
 Ellis Barnett, 60 Clinton St.
 Barnum & Wightman, 15 Main St., Johnson City.
 Barrett & Bolton, 11 Main St.
 C. J. Baum, 9 Grover St.
 Arthur Benensohn, 64 Liberty St.
 E. Biango, 306 Hill Ave., Endicott.
 Boland Bros., 69 Endicott Ave., Johnson City.
 Bostwick & Son, 554 Main St., Johnson City.
 P. E. Branning, 263 Floral Ave., Johnson City.
 F. W. Brock, 140 N. Griswold St.
 *Buck Grocery Co., 161 Court St.
 B. B. Buffum, 10 Florence St.
 Jeremiah Buffum, 115 Washington St.
 Buffum & Son, Main cor. Bridge St., Union.
 Jeremiah Bunzey, 308 Vestal Ave.
 F. Buono, 158 Henry St.
 S. Buran, 218 Clinton St.
 Esther Burns, 168 Vestal Ave.
 Albert H. Campbell, 113 Laurel Ave.
 A. Carl, 24 Dickinson St.
 W. A. Carman, 227 Conklin Ave.
 Dennis F. Casey, 45 Robinson St.
 G. B. Catlin, 10 North St., Endicott.
 D. Cerosaro, 19½ Odell Ave., Endicott.
 I. O. Chauncey, 15 N. Broad St., Johnson City.
 Jno. Cherkes, 28 Glenwood Ave.
 A. Chisla, 127 Oak Hill Ave., Endicott.
 Jos. Christa, 197 Henry St.
 A. Cimaomo, 301 Squires Ave., Endicott.
 Jos. Clemente, 329 Odell Ave., Endicott.
 Jas. E. Collins, 63 DeRussey St.
 Colpitts Bros., 22 Chenango St.
 *C. E. Connelly, 104 Court St.
 Catherine Conroe, 504 Main St., Johnson City.
 Jos. Contento, 116 Odell Ave., Endicott.
 Margaret M. Cook, 23½ Clinton St.
 E. L. Cooper, 165 Main St.
 Corondes Bros., 101 Squires Ave., Endicott.
 Etienne Coty, 150 Beethoven St.
 Courlas Bros., Maple Ave.

Sarah Coval, 110 Susquehanna St.
 Jos. C. Covert, 21 Dickinson St.
 Chas. Crupi, 42½ Clinton St.
 Mary Demchak, ½ Wilson St.
 F. B. Denis, 60 Oak St.
 Jos. Dobrovolsky, 21 Washington Ave., Endicott.
 Ray D. Dorsey, 191 Vestal Ave.
 E. J. Dwyer, 287 Front St.
 J. T. Eames, 59½ Rotary Ave.
 H. C. Ellis, 441 Court St.
 F. W. Ericson, 284 Robinson St.
 Beulah Evans, 261 Floral Ave., Johnson City.
 S. Fasano, 30 Baldwin St.
 I. Feinberg, 124½ Clinton St.
 Jno. Ferranti, 82 Robinson St.
 C. E. Field, 52 Carroll St.
 J. B. Fish, 203½ Vestal Ave.
 J. B. Fuller, 270 Chenango St.
 M. Gallo, 9 Fayette St.
 *N. Gallo, 138 Henry St.
 A. Gance, 104 Hill Ave., Endicott.
 A. F. Gathany, 397 Chenango St.
 Marino George, 2 Liberty St.
 W. A. Gibbs, 116 Nanticoke St., Union.
 *Ginsburg Bros., 141 Washington St.
 Globe Grocery Stores, 145 Court St.
 T. M. Greacen, 106 Main St.
 Great A. & P. Store, 59 Washington Ave., Endicott.
 Great A. & P. Store, 240 Main St., Johnson City.
 E. M. Groome, 68 St. Charles St., Johnson City.
 Jas. Groom, 176 Murray St.
 T. F. Guinane, 23 Liberty St.
 F. E. Hagadorn, 120 Robinson St.
 *Halikis & Bahas, 30 Chenango St.
 J. E. Hall, 14 Ferry St.
 R. H. Hallenbeck, 477 Court St.
 Edith Harder, 22 Tremont Ave.
 E. S. Harding, 36 Pine St.
 E. H. Heitzmann, 12 Thorp St.
 Jas. J. Hickey, 22 Lydia St.
 R. D. Hillary, 70 Baldwin St., Johnson City.
 Hiller & Munson, 104 E. Main. St., Union.
 J. F. Holmes, 109 Floral Ave.
 F. Hudik, 106 Hill Ave., Endicott.
 Louis Ives, 140 Park Ave.
 H. E. Jackson, 433 Chenango St.
 Jno. Johnson, 273 Chenango St.
 E. A. Jones, 272 Main St., Johnson City
 Samuel Jones, 159 Prospect Ave.
 S. Julian, 215 Odell Ave., Endicott.
 H. Karaim, 19 Holland St.
 Blazej Kata, 324 Prospect St.
 Chas. Keeler, 340 Chenango St.
 Lena Keller, 9 Tayntor Ave.
 G. H. King, 187 Willow St., Johnson City.
 Geo. Kisthart, 114 State St.
 Bessie Klionsky, 25 Kenwood Ave.
 Jos. Kobut, 10 Oak Hill Ave., Endicott.
 M. Kopychak, 128 Squires Ave.
 P. Kuhner, Prospect St., Johnson City.
 Emma La Gier, 74 North St., Endicott.
 D. Lalli, 220 Washington Ave., Endicott.
 Chas. Lascala, 218 Squires Ave., Endicott.
 Geo. B. Lashier, 19 High St.
 H. W. Lashier, 284 Main St., Johnson City.
 E. A. Layton, Conklin Ave.
 H. O. Layton, 48 Carroll St.
 Geo. C. Leonard, 506 Chenango St.
 Geo. F. Lewis, 107 Washington St.
 Lipshutz Bros., 56 Clinton St.
 I. Lipshutz, 157½ Murray St.
 G. Lombardi, 39 Susquehanna St.
 Peter Loos, 387 Chenango St.
 Jas. Macindoe, 33 Edwards St.

Manceni Bros., 32 Oak Hill Ave., Endicott.
 H. W. Mann, 401 Nanticoke St., Union.
 Geo. Marko, 218 Hill Ave., Endicott.
 A. J. Marsh, 51 Park Ave.
 M. S. Marsh, 31 Robinson St.
 F. W. Martin, 153 Willow St., Johnson City.
 Jno. Martin, 31 Kenwood Ave.
 Geo. Martis, 30 Glenwood Ave.
 G. A. Marvin, 40 Exchange St.
 A. Maseyaw, 98½ Clinton St.
 *J. S. McBurney, 41 Floral Ave.
 Hugh McCarthy, 36 DeRussey St.
 S. C. McCormick, 191 Robinson St.
 G. F. McKinney, 353 Court St.
 McKinney & Co., 184 State St.
 McKinney & Foley, 18 Liberty St.
 Mary McMahon, 33 Robinson St.
 Jas. H. Mee, 140 Broad Ave.
 Rhea A. Mercer, 145 West End Ave.
 S. Merikas, 24 Odell Ave., Endicott.
 A. L. Merrihew, 217 Vestal Ave.
 M. Miluszewicz, 67 Glenwood Ave.
 *Mohican Co., 26 Chenango St.
 F. W. Moore, 186 Main St., Endicott.
 Bert I. Morgan, 134 Conklin Ave.
 G. W. Morgan, 20 St. Charles St., Johnson City.
 Anna Morlando, 47 Carroll St.
 E. E. Mosher, 168 Main St., Endicott.
 L. L. Mosher, 36 Albert St., Johnson City.
 Mary Mosher, 1 Janette Ave.
 Jos. Mossew, 229 Chenango St.
 F. E. Mulford, 771 Chenango St.
 *Mulford & Brokaw, 250 Chenango St.
 C. W. Murphy, 49 Mary St.
 *B. J. Nash, 782 Chenango St.
 Lena Negelow, 126 Susquehanna St.
 J. B. Nearing, 53 Wheeler Ave.
 Jno. Nester, 1 Downs Ave.
 M. W. Neville, 62 Liberty St.
 N. Y. Sea Food Market, 140 Washington St.
 A. Nicholas, 15 Hill Ave., Endicott.
 Don Nolan, 123 Broad Ave.
 Nolan & Rooney, 36 Leroy St.
 J. M. Norbont, 32 Glenwood Ave.
 Anna O'Brien, 24½ Mygatt St.
 O'Brien Bros., 58 Susquehanna St.
 E. H. Oliver, 297 Robinson St.
 Walter Orszewski, 28 Downs Ave.
 L. E. Osborn, 261 Court St.
 E. M. Osborne, 19 Newton Ave.
 G. Ostrosky, 100 Odell Ave., Endicott.
 H. D. Page, 242 Oak St.
 R. A. Parce, 5 Jerome Ave.
 C. Parisi, 26 Odell Ave., Endicott.
 Jno. Paterson, 4 Morris St.
 Oliver F. Payne, 105 Park Ave.
 Pearis Bros., 217 Robinson St.
 Jno. Petras, 150 Clinton St.
 Phillips Bros., 339 Main St.
 *O. N. Pitkin, 517½ Chenango St.
 B. H. Potter, 758 State St.
 Powers & Pierson, 32 Cypress St.
 B. A. Prentice, 871 Chenango St.
 H. G. Preuss, 92 Clinton St.
 Anna Quinn, 35 Rotary Ave.
 T. J. Regon, 167 Vestal Ave.
 A. J. Rider, 360 Chenango St.
 E. W. Riley, 227 Court St.
 Catherine A. Ring, 5 Mygatt St.
 Ellen Ring, 8 Varick St.
 Anna A. Roe, 35 Ely St.
 J. M. Robbins, 72 North St., Endicott.
 Jos. Romeo, 7 South St.
 Bertha Rozefsky, 48 South St.
 Geo. Ruczak, 120 Squires Ave.
 A. Ruffo, 28 Dickinson St.
 M. Sabol, 20 Miles St.
 N. Samuels, 168 Clinton St.
 A. Sassani, 53 Fayette St.

W. H. Scheider, 100 Park Ave.
 H. B. Schreckengast, 26 Amsbry St.
 J. W. Scott, 41½ Seminary Ave.
 W. H. Siver, 19 Seminary Ave.
 R. A. Sleeper, 218 Court St.
 *Miles Smith Store, 15 Main St.
 R. B. Smith, 32 Broad St.
 A. Spadecchio, 27 Telegraph St.
 Belle Spearbeck, 29 DeRussey St.
 D. E. Spearbeck, 484 Chenango St.
 H. B. Spencer, 133 Griswold St.
 *H. G. Springer, 45 Exchange St.
 Spyros & Capetan, 9 Hill Ave., Endicott.
 F. Stankovitch, 59 Glenwood Ave.
 Jno. Steffik, 196 Clinton St.
 A. J. Stever, 150 Vestal Ave.
 T. D. Sullivan, 63 Griswold St.
 E. A. Sweet, 118 W. Main St., Union.
 M. W. Taylor, 19 Clarke St., Union.
 J. F. Tedeschi & Co., 101 Odell Ave., Endicott.
 E. G. Terrell, 160 Main St.
 Henry Theodore, 2 Jefferson Ave., Endicott.
 W. F. Thompson, 8 Evans St.
 E. Tiffany, 206 Grand Ave., Johnson City.
 Peter Trass, 101 Green St., Endicott.
 H. G. Van Gorder, 107 Nanticoke St., Union.
 J. S. Van Horn, 104 North St., Endicott.
 M. D. Van Horn, 114 Main St.
 S. N. Van Kuren, 59 Hayes St.
 W. D. Van Ness, 206 Robinson St.
 F. W. VanPatten, 235 Conklin Ave.
 O. Van Wormer, 167 Susquehanna St.
 L. C. Vaughn, 123 Monroe St., Endicott.
 F. Verzaro, 166 Hawley St.
 B. Vultaggia, 30 Hill Ave., Endicott.
 Eli Vylnski, 67 Susquehanna St.
 G. A. Waite, 265 Floral Ave., Johnson City.
 C. W. Walker, 488 Court St.
 Anna Wash, 2 Collier St.
 Hiram Warner, 652 Chenango St.
 J. Weisman & Son, 371 Chenango St.
 Celia Wengar, 49 South St.
 S. West, 70 Park Ave.
 J. H. Whitney, 114 Nanticoke St., Union.
 Geo. J. Wiedman, 112½ Penna. Ave.
 G. H. Wilson, 208 Railroad St., Union.
 Samuel Wilson, 239 Vestal Ave.
 Wm. H. Wilson, 128 Henry St.
 Wm. R. Wisner, 21 Floral Ave.
 A. W. Wood, 13 Willard St.
 C. S. Woodward, 5 Rockbottom St.
 Mary Woolsey, 190 Robinson St.
 World Grocery Co., 117 Court St.
 H. H. Wright, 218 Oak St.
 Stephen Wrona, 33 Baxter St.
 C. L. Young, 41 Cleveland Ave.
 Jno. Yusko, 2 Oak Hill Ave., Endicott.
 Jno Zembek, 24½ Miles St.
Grocers (Wholesale)
 *S. Mills Ely Co., 83 Prospect Ave.
 *Jameson-Boyce Co., 69 Fayette St.
 *McTigue Grocery Co., 7 N. Depot St.
 *Newell & Truesdell Co., 25 Lewis St.
 *C. H. Niven & Son, 19 N. Depot St.
Grocers (Specialties)
 W. R. Alexander, 121 Susquehanna St.
 Angelo Barber, 180 Henry St.
Guns
 Alling-Munson Co., 10 Court St.
 *Babcock, Hinds & Underwood, 174½ Washington St.
 F. S. Bump Co., 96 State St.
 *Callahan & Douglas, 57 Court St.
 *N. S. Douglas Co., 165 Washington St.
 *Waldron Drug Co., 107 Court St.

Hairdressers and Manicurists

Mary I. Albrow, 612 Press Bldg.
 Mary B. Bailey, Arlington Hotel.
 Julia L. Bartholomew, 175 Washington St.
 Eda Beuckmann, 501 Press Bldg.
 Mabel M. Briggs, 237 Main St., Johnson City.
 Sylvia F. Carey, Hotel Bennett.
 Mary L. Griffin, 32 Court St.
 Verna M. Hacker, Carlton Hotel.
 Margaret I. Heffernan, 1006 Press Bldg.
 Cora Johnson, 38 Carroll St.
 Nina Johnson, 89 Henry St.
 Carrie L. Jones, 815 Press Bldg.
 Mary Moriarity, 812 Press Bldg.
 Mary F. Normile, 207 Ackerman Bldg.
 Mary M. Puffer, 25 Court St.
 Mrs. Pearl Salinett, 314 Press Bldg.
 Minnie H. Scanlon, 300 Peoples Trust Bldg.
 Mary E. Scott, 66 Chenango St.
 Luella G. Smith, 9 Congdon Place.
 Ada Stevens, 26 Rutherford St.
 Susie A. Thompson, 675 O'Neil Bldg.
 Lavinia Tyler, 19 Main St.
 Lillian Whitaker, 238 O'Neil Bldg.

Hardware

*Babcock, Hinds & Underwood, 174 Washington St.
 Bing. Hardware Co., 47 DeRussey St.
 *Bruun & Co., 137 Clinton St.
 *Callahan & Douglas, 57 Court St.
 Coleman & Titus Corp., 19 Washington Ave., Endicott.
 *Crocker & Ogden Co., 95 Court St.
 Cunningham & Utley, 271 Main St., Johnson City.
 Day Bros., 32 Washington Ave., Endicott.
 C. N. Day, 266 Main St., Johnson City.
 *C. H. Hakes, 504 Chenango St.
 *Geo. M. Harris, 38 Court St.
 E. E. Inderlied Co., 4 Washington Ave., Endicott.
 *L. J. Kingsley Co., 15-17 N. Depot St.
 L. J. Lawless, 100 W. Main St., Union.
 F. E. McCormack, 4 Witherill St., Endicott.
 Wm. McManamy, 39 Chenango St.
 W. H. Robertson, 233 Chenango St.
 Russell & Card, Washington Ave., Endicott.
 Surdam Supply Co., 108 Nanticoke St., Union.
 *A. L. Titus, 372 Chenango St.
 Toulson Hardware Co., 110 W. Main St., Union.

Harness and Saddlery

E. W. Barton, 111 Garfield Ave., Endicott.
 Geo. Buchanan, 125 Water St.
 J. D. Murphy, 95 Hawley St.
 B. J. Tuthill, 6 Hawley St.
 M. B. Updike, 113 Washington St.

Hats (Men's)

Crane's Hat Store, 70 Court St.
 Jos. Feinbloom, 142 Court St.
 Chas. H. Johnson, 44 Court St.
 J. Edw. Raymond, 12 Court St.

Heating Contractors

See Contractors—Heating.

Heating Supplies

*Prescott Supply Co., 207 Water St.

Hides, Skins and Wool

*American Hide and Leather Co., 16 Susquehanna St.
 *Fiddlebach Co., 506 Phelps Bldg.
 *B. S. Finkle, 23 Wall St.
 *Mountain Home Co., 506 Phelps Bldg.
 *P. W. Talbott & Son, 173 Water St.

Hoe Mfgs.

American Fork & Hoe Co., 136 Walnut St.

Hospitals

Bing. Private Hospital, 96 Hawley St.
 Bing. State Hospital, Asylum Hill.
 City Hospital, Mitchell Ave.
 Endicott-Union Hospital, Main St., Endicott.
 Johnson City General Hospital, 47 Harrison St., Johnson City.
 Moore-Overton Hospital, Henry St.
 Mountain Sanitarium, Chenango Bldg.

Hotels

*Arlington Hotel, Chenango cor. Lewis St.
 Armory Hotel, 204 State St.
 *Carlton Hotel, 120 Chenango St.
 Central House, 143 Water St.
 Chapman Bros., 31 Liberty St.
 Chenango House, 139 Water St.
 Commercial Hotel, 76 State St.
 Connelly Hotel, 20 Clinton St.
 Eureka Hotel, 63 Prospect Ave.
 Franklin House, 128 Water St.
 Paul Gaidusek, 198 Clinton St.
 Jno. Hiza, 33 Belknap Ave.
 *Hotel Bennett, 182 Washington St.
 Hotel Congdon, 80 Lewis St.
 Hotel Frederick, 213 Washington Ave., Endicott.
 Hotel Schaffner, 103 E. Main St., Union.
 Imperial Hotel, 307 Chenango St.
 Lackawanna Hotel, 98 Lewis St.
 Mansion House, 69 Prospect Ave.
 Mattoon, 14 Washington Ave., Endicott.
 A. P. McCormick, 188 Vestal Ave.
 McDonald Hotel, 102 Lewis St.
 *New Crandall Hotel, 127 Court St.
 New Donnelly Hotel, 42 State St.
 New Georgiana, 1 Lewis St.
 Roosevelt Hotel, 132 Henry St.
 J. J. Varva, 126 Clinton St.
 Wales Hotel, 236 Chenango St.
 West Side Hotel, 159 Clinton St.
 P. J. White, 187 Vestal Ave.

Horse Dealers

(See Livery, Feed and Sales Stables)

House Movers and Wreckers

Dennis Scanlon, 1 Washington St.

Ice Dealers

Bosket Bros., 218 Nanticoke St., Union.
 *Cutler Ice Co., 229 Water St.
 Lloyd W. Judd, 50 Moeller St.
 F. T. Kenyon, 19 River St.
 W. M. McDonald, 137 Gaylord St.

Ice Cream Cone Mfgs.

G. & H. Cone Co., Henry St.

Ice Cream Mfgs.

*Beers Ice Cream Co., 106 Front St.
 *Bing. Ice Cream Co., 319 Water St.
 *Boston Candy Kitchen, 55 Court St.
 Geo. E. Hall Co., 102 South St.
 Chas. L. Hill, 11 Wall St.

Insurance Adjusters

*Andrews Adjustment Co., 669 O'Neil Bldg.

Winfield W. Lacey, 34 Fayette St.

Insurance Agents (Accident & Health, auto fire and liability, burglary, casualty, elevator, liability, parcel post, plate glass, steam boiler, workmen's compensation.)
 Anderson & Son, 21 Harrison St., Johnson City
 *Orson L'H. Britton, Security Bldg.
 J. A. Brown, 276 Main St., Johnson City.
 Campbell & Co., 404 Phelps Bldg.
 Codding & Dufford, 300 Main St., Johnson City.
 Demo & Duffy, 14 Washington Ave., Endicott.

*M. A. DeWitt, 317 Phelps Bldg.
 H. D. Harris, 432 E. Main St., Union.
 *W. H. Hecox, 86 Court St.
 A. J. Horvatt, 73 Clinton St.
 Thos. A. MacClarey, 102 E. Main St., Union.
 L. S. & M. E. Mattoon, 14 Washington Ave., Endicott.
 *Nelson-Colsten Co., Chenango and Eldridge Sts.
 *Nelson, Wadsworth & Alexander, 115 Phelps Bldg.
 Neuherger & Sherwood, 100 Washington Ave., Endicott.
 Fred S. North, 704 Press Bldg.
 Rath & Conneron, 252 Main St., Johnson City.
 J. Victor Schad, O'Neil Bldg.
 *Steele & Powell, 1010 Press Bldg.
 *E. B. Taylor, 302 Peoples Trust Bldg.
 W. P. Thompson, 256 Harrison St., Johnson City.
 R. O. VanAtta, 23 Washington Ave., Endicott.
 P. J. Winegard, 120 Washington Ave., Endicott.
 Frank X. Yung, 451 O'Neil Bldg.

Insurance Agents (Fire)

Anderson & Son, 21 Harrison St., Johnson City.
 Barnum Agency, 304 Sav. Bank Bldg.
 J. A. Brown, 276 Main St., Johnson City
 Campbell & Co., 404 Phelps Bldg.
 Codding & Dufford, 300 Main St., Johnson City.
 *Jas. Daly, 336 O'Neil Bldg.
 Demo & Duffy, 14 Washington Ave., Endicott.
 D. G. Gladstone, 406 Press Bldg.
 H. D. Harris, 432 E. Main St., Union.
 *Wm. H. Hecox, 208 Peoples Trust Bldg.
 A. J. Horvatt, 73 Clinton St.
 *C. F. Hotchkiss, 71 Court St.
 Thos. A. MacClarey, 102 E. Main St., Union.
 J. H. & G. L. Mangan, 204 Phelps Bldg.
 Lee Mersereau, 153 Washington St.
 Harry Mintz, 216 Phelps Bldg.
 Nash & Marean, 402 Peoples Trust Bldg.
 *Nelson-Colsten Co., 215 Chenango St.
 *Nelson, Wadsworth & Alexander, 115 Phelps Bldg.
 Neuherger & Sherwood, 100 Washington Ave., Endicott.
 F. S. North, 704 Press Bldg.
 F. A. O'Neil & Co., 318 Phelps Bldg.
 M. E. Pomeroy, 316 Security Bldg.
 Rath & Conneron, 252 Main St., Johnson City.
 E. O. Rose, 322 Security Bldg.
 J. V. Schad, 670 O'Neil Bldg.
 D. E. Shaw, 416 Phelps Bldg.
 A. B. Smith, 706 Press Bldg.
 H. C. Smith, 438 Security Bldg.
 *Steele & Powell, 1010 Press Bldg.
 F. W. Taft, 706 Security Bldg.
 *E. B. Taylor, 302 Peoples Trust Bldg.
 W. B. Thompson, 256 Main St., Johnson City.
 R. O. Van Atta, 23 Washington Ave., Endicott.
 P. J. Winegard, 120 Washington Ave., Endicott.

Insurance (Life)

Barnes & West, 560 O'Neil Bldg.
 *M. A. DeWitt, 317 Phelps Bldg.
 M. J. Eckert, 526 Security Bldg.
 Leon E. Grady, 701 Press Bldg.
 *M. L. Guy, 404 Phelps Bldg.
 A. J. Horvatt, 73 Clinton St.
 F. J. Kilmer, 320 Phelps Bldg.
 *C. C. Klee, 426 Security Bldg.
 T. J. Lainhart, 209 Peoples Trust Bldg.

*J. H. Marshall, 508 Peoples Trust Bld.
W. Mathews, 226 O'Neil Bldg.
A. E. Mead, 202 Press Bldg.
*C. A. Pelton, 778 O'Neil Bldg.
Riker-Dann Agency, 84 Exchange St.
N. G. Wilcox, 517 Phelps Bldg.
*C. J. Young, 673 O'Neil Bldg.

Insurance Agencies

*Aetna Life Ins. Co., 200 Peoples Trust Bldg.
*Columbian Protective Assn., 206 Phelps Bldg.
*Connecticut Gen. Life Ins. Co., 317 Phelps Bldg.
*Equitable Life Assurance Society, 508 Peoples Trust Bldg.
*Home Mutual Fire Ins. Co., 400 Phelps Bldg.
Maryland Casualty Co., 710 Security Bldg.
*Metropolitan Life Ins. Co., 612 Security Bldg.
Mutual Benefit Life Ins. Co., 701 Press Bldg.
New York Life Ins. Co., 503 Phelps Bld.
Niagara Life Ins. Co., 202 Press Bldg.
*Northwestern Mutual Life Ins. Co., 778 O'Neil Bldg.
Pacific Mutual Life Ins. Co., 226 O'Neil Bldg.
*Penn Mutual Life Ins. Co., 404 Phelps Bldg.
Phoenix Mutual Life Ins. Co., 209 Peoples Trust Bldg.
*Prudential Ins. Co., 908 Press Bldg.
Prudential Ins. Co., 30 Washington Ave., Endicott.
*Security Mutual Life Ins. Co., Court cor. Exchange St.
Security Mutual Life Ins. Co., Washington Ave., Endicott.
*Travelers Insurance Co., 418 Security Bldg.
*Union Central Life Ins. Co., 673 O'Neil Bldg.
United States Fidelity & Guaranty Co., 405 Press Bldg.

Interior Woodwork

*Bartlett & Co., 43 Collier St.
*J. F. Bishop, 323 Water St.
C. W. Gibbs, 332 Water St.
Geo. B. Wheeler, 36 Wall St.

Investment Agents

Chas. R. Butler, 314 Security Bldg.
Capital Service Co., 605 Press Bldg.
R. M. Davidson, 565 O'Neil Bldg.
*M. P. Fries & Co., 1107 Press Bldg.
H. V. Greene Co., 411 Peoples Trust Bldg.

Frank Hayes Co., 515 Press Bldg.
Hutchins & Hazen, 30 Henry St.
*C. E. Reynolds, 1003 Press Bldg.
R. A. Sweetland, 672 O'Neil Bldg.
Albert Wilson, 671 O'Neil Bldg.

Iron and Steel

*Binghamton Bridge Co., Press Bldg.
*Crocker & Ogden Co., 95 Court St.
*L. J. Kingsley Co., 15 N. Depot St.

Iron Workers

See Blacksmiths & Bronze & Iron Ornamental Work.

Jewelers

A. Abrams, 125 Chenango St.
*B. T. Ash & Son, 164 Washington St.
J. W. Ash, 233 Main St., Johnson City.
S. Berkowitz, 58½ North St., Endicott.
S. Z. Bobler, 31 Washington Ave., Endicott.
*F. P. Carter, 20 Court St.
*T. E. Darrow & Co., 301 Press Bldg.
J. M. Frear, 306 Savings Bank Bldg.
H. Gilinsky, 90 Clinton St.
*N. R. Hancock, 225 Chenango St.

*J. M. Henwood & Co., 809 Press Bldg.
E. L. Hilkins, 16 Washington Ave., Endicott.

Hill Bros., 346 Main St.

W. A. Jackson, 45 Court St.

A. Kaslow, 212 Clinton St.

A. M. Leonard, 1 Exchange Bldg.

*Lowell, Jones & Bailey, 95 State St.

W. R. Maxson, 30 DeRussey St.
S. J. Morton, 50 Washington Ave., Endicott.

J. S. Newing, 31 Court St.

A. W. Newman, 136 Washington St.

Ruby Jewelry Co., 402 Press Bldg.

Russell & O'Brien, 54 Court St.

M. Sloan, 238 Main St., Johnson City.

C. G. Smith, 119 State St.

W. L. Solomon, 35 Chenango St.

Max Spies, 269 Main St., Johnson City.

F. B. Stone, 204 Savings Bank Bldg.

*Sweet Bros., 37 Chenango St.

C. E. Taylor, 428 Security Bldg.

R. E. Tozer, 307 Savings Bank Bldg.

Wales Co., 72 Court St.

H. D. Whitney, 112 W. Main St., Union.

W. H. Wright, 65 Chenango St.

Junk Dealers

Bing. Iron and Metal Co., 20 DeRussey St.

Geo. Gilinsky, 11 Stuyvesant St.

Samuel Katz, 45 DeRussey St.

Lewis Levine Sons, 18 Elizabeth St.

Kitchen Utensil Mfgs.

*A. & J. Mfg. Co., 340 Water St.

Ladder Mfgs.

Jno. J. Potter, 482 Court St.

Ladies' Furnishings

See Cloaks & Suits and Millinery.

Laundries

*Bates-Troy Laundry, 123 Court St.

Chinese Laundries, 4 Hawley and 138 Water St.

*Davis & Sweeney, 346 Chenango St.

R. E. Gladding, 522 Railroad St., Union.

*Globe Laundry, 6 Ferry St.

Sheffield Laundry, 60 Broad St., Johnson City.

*West Side Laundry, 96 Front St.

Lawyers

F. E. Anderson, Court House.

Benj. Baker, Court House.

A. S. Barnes, 708 Press Bldg.

D. J. Barry, 226 O'Neil Bldg.

L. H. Baxter, 120 Washington Ave., Endicott.

R. F. Bieber, 71 Court St.

R. O. Brink, 401 Savings Bank Bldg.

J. A. Brown, 276 Main St., Johnson City

C. H. Burnett, 306 Peoples Trust Bldg.

B. G. Cameron, 120 Washington Ave., Endicott.

E. R. Carver, Court House.

*E. D. Clark, 526 Security Bldg.

L. S. Clark, 628 Security Bldg.

Chas. Clinton, 81 Court St.

G. J. H. Crowe, 400 Peoples Trust Bldg.

B. S. & B. S., Jr., Curran, 54 Court St.

*Curtiss, Keenan, Brink & Harrison, 709 Peoples Trust Bldg.

H. J. Daley, 406 Phelps Bldg.

Jerome DeWitt, 317 Phelps Bldg.

W. D. Edmister, 456 O'Neil Bldg.

G. W. Edmister, 453 O'Neil Bldg.

W. W. Ellsworth, 309 Phelps Bldg.

*W. W. Farley, 432 Security Bldg.

Anthony Fischette, 720 Security Bldg.

D. C. Foster, 720 Security Bldg.

Robt. E. Gardiner, 320 Security Bldg.

F. N. Gilbert, 35 Court St.

H. C. Goldsmith, 56 O'Neil Bldg.

*Moe Goldstein, 514 Security Bldg.

L. Z. Green, 526 Security Bldg.

P. A. Greene, 1102 Press Bldg.

R. T. Hackett, 612 Peoples Trust Bldg.
H. L. Hart, 75 Court St.

H. J. Hennessey, 401 Savings Bank Bld.

*Hinman, Howard & Kattell, 720 Security Bldg.

Albert Hotchkiss, 718 Security Bldg.

A. R. Humphrey, 201 E. Main St., Union.

J. J. Irving, 406 Phelps Bldg.

*Jenkins, Deyo & Hitchcock, 508 Security Bldg.

O. R. Johnson, 25 Park Pl., Johnson City.

F. V. Leary, Court House.

G. M. LePine, 406 Security Bldg.

W. L. Lewis, 628 Security Bldg.

C. W. Loomis, 64 Gaylord St.

J. F. Loughlin, 203 Press Bldg.

*G. F. Lyon, Court House.

*U. C. Lyons, Court House.

T. A. MacClarey, 102 E. Main St., Union.

C. J. Mangan, 106 Phelps Bldg.

J. H. Mangan, 204 Phelps Bldg.

J. P. Mangan, 116 Phelps Bldg.

Mangan & Mangan, 106 Phelps Bldg.

*Jno. Marcy, Jr., 710 Security Bldg.

Alvin McCrary, 706 Security Bldg.

W. A. McKinney, 540 Security Bldg.

McManus & Buckley, 612 Peoples Trust Bldg.

Helen C. McNamara, 516 Security Bld.

*R. W. Meeker, 710 Security Bldg.

*Merchant, Waite & Waite, 1102 Press Bldg.

*Hiram Mintz, 216 Phelps Bldg.

E. H. Moody, 604 Peoples Trust Bldg.

B. W. Mosher, 674 O'Neil Bldg.

V. H. Multer, 71 Court St.

T. J. Murphy, 276 Main St., Johnson City.

*Newell, Rhodes & Willsey, 201 Peoples Trust Bldg.

Olmsted & Ashley, 501 Savings Bank Bldg.

*G. L. O'Neil, 318 Phelps Bldg.

J. S. O'Neil, 444 O'Neil Bldg.

M. C. Paige, 303 Peoples Trust Bldg.

*Page & Hays, 201 Phelps Bldg.

. C. Paige, 303 Peoples Trust Bldg.

*R. S. Parsons, 502 Press Bldg.

*Perkins & Blakeslee, 618 Security Bldg.

C. J. Pierson, 106 Phelps Bldg.

L. E. Race, 668 O'Neil Bldg.

Rath & Connerton, 252 Main St., Johnson City.

W. H. Riley, 432 Security Bldg.

J. T. Rogers, 328 Security Bldg.

E. F. Ronan, 506 Peoples Trust Bldg.

Ronan & Sullivan, 14 Washington Ave., Endicott.

A. J. Ruland, 408 Security Bldg.

*Lewis Seymour, 617 Peoples Trust Bldg.

*Sherman & Chernin, 520 Security Bld.

R. D. Smith, 610 Peoples Trust Bldg.

S. M. Smith, 338 O'Neil Bldg.

Stewart, Moody & Chamberlain, 306 Security Bldg.

H. A. Swartwood, 276 Main St., Johnson City.

F. W. Taft, 706 Security Bldg.

H. E. Taylor, 526 Security Bldg.

M. W. Terry, 303 Phelps Bldg.

H. J. Tillapaugh, 502 Press Bldg.

R. W. Titus, 602 Peoples Trust Bldg.

C. F. Tupper, Court House.

*T. R. Tuthill, Court House.

L. M. Twining, 710 Security Bldg.

F. R. Waldron, 505 Phelps Bldg.

*Wales & Meagher, 306 Phelps Bldg.

*Walker & Wilber, 804 Press Bldg.

H. D. Walters, 402 Security Bldg.

*Welsh & Couper, 303 Phelps Bldg.

R. B. Wickham, 704 Press Bldg.
F. F. Williams, 514 Security Bldg.
W. W. Williams, 61 Washington Ave.,
Endicott.

F. L. Wooster, 720 Security Bldg.
C. W. Yeomans, 608 Press Bldg.
*H. A. Yetter, 1007 Press Bldg.

Leaf Tobacco

R. A. Hill, 152 State St.
*W. H. Whitner, 25 Wall St.

Leather & Findings

James Hutchings, 2 Hawley St.
*Truitt Bros., 30 Commercial Ave.
*H. J. Wilcox, 148 State St.

Leather Goods

*C. P. Austin, 2 Court St.
*Nitke Leather Goods Co., 44 Commercial Avenue.

Linotype Composition

Central Printing Co., 171 State St.
A. J. Kleitz, 7 Henry St.

Livery, Feed and Sales Stables.

Jos. W. Beagell, 272 Court St.
Theo. D. Beagell, 55 State St.
S. A. Clark, 102 Garfield Ave., Endicott.
W. B. Clark, 98 Washington St.
C. W. Donovan, rear 145 Water St.
S. P. Kellam, 121 Water St.
Kellam & Heller, 25 State St.
A. G. Loomis, 43 State St.
H. C. Myers, 121 Water St.
*B. O. Moffit's Sons, 28 Collier St.
E. J. Ross, 139 Water St.
F. E. Seaman, 27 State St.
E. M. Van Orden, 91 Carroll St.

Locksmiths

E. Gay's Sons, 140 State St.
Schaupp & Hurwitz, 140 State St.

Lumber

Nelson B. Austin, 108 Walnut St.
*Bartlett & Co., 35 Collier St.
*J. F. Bishop, 323 Water St.
*Brown-Kent-Jackson Lumber Co., Belknap Ave.
*Cotton State Lumber Co., 102 Phelps Bldg.
Douglas Dixon Co., 343 Grand Ave., Johnson City.
*Guy Ellsworth, 5 Ogden St.
Endicott Lumber & Box Co., 23 Washington Ave., Endicott and 217 Nanticoke St., Union.

*R. R. Griswold, 13½ Glenwood Ave.
Kent Timber Co., 506 Phelps Bldg.
Light-Unkefer, 13 North St., Endicott.
Mixer & Co., 1008 Press Bldg.
*Pratt Lumber Co., 35 Jarvis St.
*A. Roberson, 313 Chenango St.
*A. Roberson & Son, D. L. & W. R. R. near Floral Ave.

Sheldon Mfg. Co., 302 Security Bldg.
E. D. & Wm. Van Antwerp, 492 Court St.

H. H. Young, 19 Edwards St.

Machinists

Barnes & Zimmer, 152 State St.
Bing. Machine Works, 38 Chenango St.
R. S. Heath, rear 13 McDonald Ave.
*McGill & Holford Mfg. Co., 1 N. Floral Ave.

Schaupp & Hurwitz, 140 State St.
C. E. & B. K. Scudder, 241 Water St.
*Shapley & Wells, 118 Washington St.
*F. H. Wilbur & Son, 314 Water St.

Manicurists

See Hairdressers.

Manicurists' Supplies

Mrs. J. L. Burdick, 66 Chenango St.

Sylvia L. Carey, Hotel Bennett.

Marble and Granite Works

See Granite & Marble Works.

Masseurs and Masseuses

Elizabeth A. Henley, 25 Main St.

G. F. Ljunggren, 136 Chapin St.
Harriett E. Shappee, 128 Oak St.

Mattress Mfgs.

See Bedding Mfgs.

Meats and Provisions

*Armour & Co., 7 Lewis St.
*L. V. Baker, 211 Washington St.
J. P. Bosworth, 122 W. Main St., Union.
W. O. Bunnell, 221 Robinson St.
A. Calobrisi, 132 Henry St.
F. Chimilewski, 120 Clinton St.
Cooper & Son, 58 Court St.
C. F. Copp, 64 Monroe St., Endicott.
*A. B. Darling, 117 Washington St.
*Darling & Co., 22 Lewis St.
L. W. Dickerson, 27 Exchange St.
R. D. Dorsey, 191 Vestal Ave.
Jos. Dobrovolsky, 21 Washington Ave., Endicott.

G. H. Duell, 349 Chenango St.
S. Fryal, 310 Oak Hill Ave., Endicott.
*E. B. Gale, 284 Water St.

*J. L. Gaylord, 143 Washington St.
Gerchman & Everett, 127 Washington St.

F. R. Goetcheus, 483 Chenango St.
C. B. Hewett, 125 Robinson St.
Klionsky & Massey, 52 Susquehanna St.

D. L. Knapp, 139 Washington St.
H. W. Lashier, 284 Main St., Johnson City.

A. A. Lott, 109 Nanticoke St., Union.
Marsden & Darling, 237 Chenango St.
Jno. Merges, 85 Clinton St.

*H. F. Meyer, 8 Main St.
Morris & Co., 23 N. Depot St.
J. R. Mungle, 254 Main St., Johnson City.

D. J. Osterhout, 60 North St., Endicott.

F. C. Parsons, 114 Washington St.
F. Slacik, 124 Clinton St.
F. Slavetsky, 29 Hazel St.
C. Sundrella, 206 Henry St.
J. D. Tedeschi, 57 Washington Ave., Endicott.

Wm. Torpey, 50 Clinton St.
S. J. Vosbury, 57 DeRussey St.
J. W. Warner, 107 Clinton St.
E. S. Wells, 403 Chenango St.
Wilson & Co., 94 Lewis St.
H. Woolsey, 158½ Main St.

Medicines Proprietary

*Ames Chemical Co., 91 State St.
Body Builders' Med. Co., 29 Arthur St.
Boro Chemical Co., 404 Ackerman Bld.
Henry H. Cole, 120 Prospect St.
Gurney Mfg. Co., 507 Sav. Bank Bldg.
Wm. J. Haskin, 135 Court St.
Dr. Howard Co., 664 O'Neil Bldg.
International Laboratories, 211 State St.

Dr. Kilmer & Co., Chenango and Lewis St.

Jeremiah MacDonald, 50 Washington St.

National Sales Agency, 1114 Press Bld.
Royal Queen Remedy Co., 142 Front St.

Warsaw Laboratories, 16 Ferry St.
Woodward Products Co., 511 Peoples Trust Bldg.

Men's Furnishings

See also Clothing.

Cahill & Cahill, 13 Washington Ave., Endicott.

Cone's Clothing Store, 49 Washington Ave., Endicott.

Jos. Fischer, 72 Clinton St.
W. B. Ford, 250 Main St., Johnson City

M. Gennarrelli, 7 Ferry St.
*Grube & Dutcher, 56 Court St.

*A. A. Lord & Sons, 99 Court St.

C. P. Manouse, 61 Washington Ave., Endicott.

Russell & O'Brien, 54 Court St.
L. Simoliunas, 267 Clinton St.
Daniel Simon, 118 Water St.
Sportsman's Store, 124 Washington Ave., Endicott.

H. U. Stoddard, 61 DeRussey St.
*Toggerly Shop, 51 Chenango St.
G. C. Walsh, 53 Washington Ave., Endicott.

J. S. Wildey, 253 Main St., Johnson City.

Wiseman's Clothes Shop, 117 Chenango St.

Mercantile Agencies

*Bradstreet Co., 404 Press Bldg.
*R. G. Dun & Co., 109 Phelps Bldg.

Merchant Tailors and Repairers

(Those in heavy type are custom tailors)

Peter Alterman, 52 Court St.
V. Avery, 30 Chenango St.
Jos. Balin, 14 Exchange St.
H. J. Balin, 270 Chenango St.
A. E. Baxter, 86 Chenango St.
H. C. Beebe, 202 Press Bldg.
Jas. Bell, 245 Chenango St.
Bing. Tailoring Co., 553 O'Neil Bldg.
Bingo Tailors, 37 Court St.
M. Brodecka, 8 Washington Ave., Endicott.

F. Buchel, 142 Clinton St.
Buchmeier & McDonough, 622 Security Bldg.

E. J. Burns, 28 Court St.
R. Caporaso, 68 North St.
J. H. Copeland, 42 Court St.
F. Deery, 40 Henry St.
D'Esti & Vitanza, 133 Clinton St.
M. Disenhouse, 95 Hawley St.
Douglass & Bradley, 42 Court St.
H. Edlheit, 10 N. Broad St., Johnson City.

L. H. Fairchild, 408 Sav. Bank Bldg.
A. Fanella, 10 Fayette St.
D. Fangio, 215 Odell Ave., Endicott.
J. H. Gabriel, 34 Court St.
P. Gallante, 28 DeRussey St.
C. A. Gamer, 79 Court St.
M. Gartel, 103 Nanticoke St., Union.
M. Gennarelli, 7 Ferry St.
L. A. Gervais, 310 Ackerman Bldg.
*G. M. G. Co., 346½ Chenango St.
Wm. Goodridge, 110 Susquehanna St.
F. E. Goudreau, 43 Leroy St.
J. W. Grace, 134 Court St.
J. E. Grace, 231 Chenango St.
M. Hambalek, 16 Oak Hill Ave., Endicott.

J. F. Kelly, 28 Court St.
A. Klein, 158 Water St.
La Mode de Paris, 234 Main St., Johnson City.

J. C. Landre, 367½ Chenango St.
A. L. Lanrowitz, 75 Court St.
S. G. Mangurian, 158 Main St.
C. P. Manouse, 61 Washington Ave., Endicott.

W. H. Moody & Co., 141 Washington St.

S. Negelow, 129 Water St.
F. M. Nixon, 102 Ackerman Bldg.
F. Pagley, 225 O'Neil Bldg.
G. Perna, 107 Westcott Blk.
F. Pichler, 193 Clinton St.
L. Pincus, 100 Hill Ave., Endicott.
S. Pinker, 212 Clinton St.
M. Resnick, 168 Court St.
R. P. Riley, 16 Court St.
Jas. Robinson, 53 Clinton St.
F. S. Roesch, ½ Ave. C, Johnson City.
J. T. Russell, 28 Court St.
R. A. Ryder, 609 Press Bldg.
Fred Sabacek, 84 Clinton St.

Geo. Salinett, 315 Press Bldg.
A. Schachne, 55 DeRussey St.
Peter Scheid, 127 Washington St.
Samuel Spelman, 69 Oak St.
Jos. Sprinka, 165 Clinton St.
R. Staneslow, 291 Clinton St.
L. Terzini, 174 Henry St.
A. Testa, 134 Washington St.
S. M. Tlusemian, 11 Main St.
A. Tomashek, 28 Court St.
S. Trubach, 17 Odell Ave.
Nick Ward, 77 Court St.
Wm. B. Webster, 242 Washington St.
L. Weiss, 15 Hawley St.
*H. F. Williams, 305 Press Bldg.
Tom Wilson, 4 Court St.

Messenger Service

City Messenger Service, 28 Court St.
Postal Telegraph Co., 117 State St.
Reliable Messenger Service, 305 Ackerman Bldg.
Star Messenger Service, 95 Hawley St.
*Western Union Telegraph Co., Henry and State Sts.

Millinery

Braslaw & Ginsburg, 48 Court St.
Brott & Leonard, 267 Main St.
Doris Chamberlain, 145 Washington Ave., Endicott.
Adele Conrow, 25 Washington Ave., Endicott.
Josephine F. Davern, 103 Court St.
E. Donnelly & Co., 17 DeRussey St.
Jos. Feinbloom, 101 Court St.
*Fowler, Dick & Walker, 17 Court St.
Helen H. Hill, 9 Allen St.
*Hills, McLean & Haskins, cor. Court and Chenango Sts.
Isabelle Keegan, 64 Chenango St.
Kentner & Young, 156½ Court St.
J. A. Lachman, 128 Washington Ave., Endicott.

Harold Mehrlander, 29 Court St.
Eva M. Palmer, 344 Main St.
*Paris Millinery Shop, 71 Court St.
Freda Purner, 236 Main St., Johnson City.

Evalyn Roe, 111 Nanticoke St., Union.
Susan Ruggles, 1105 Press Bldg.
Jesse Schlesinger, 107 Clinton St.
E. Jeanette Surdam, 103 Nanticoke St., Union.

Max Tasman, 103½ Clinton St.
Cora M. Terwilliger, 15 Prospect Ave.
Elizabeth Westgate, 117 W. Main St., Union.

Mary A. Whalen, 51 Court St.

Mill Supplies

J. P. Jones, 168 Court St.
I. G. Jones Supply Corp., 177 Water St.

*Chas. Millar & Son Co., 36 Susquehanna St.

*E. W. Morse & Co., 81 State St.

Mill Work

See Cabinet Makers and Interior Woodwork.

Mining and Rock Drills

*Marvin Electric Drill Co., 443 State St.

Ministers (see last page)

Mirror Mfgs.

Binghamton Mirror Works, 80 Clinton St.

Monumental Works

See Granite & Marble Works

Mortgages and Loans

*Binghamton Savings Bank, Collier St.
*Chenango Valley Sav. Bank, Phelps Bldg.

Community Savings & Loan Assn., 22 Washington Ave., Endicott.

*Cooperative Building & Loan Ass'n, 714 Security Bldg.

*Home Mutual Loan & Savings Ass'n, 18 Court St.

National Farm Loan Ass'n, 708 Press Bldg.

*Peoples Trust Co., 84 Court St.

Workers Trust Co., Main St., Johnson City.

Motorcycles and Bicycles

Alling-Munson Co., 10 Court St.
F. E. Beach, 407 Chenango St.
J. P. Bracio, 3 Main St.
F. G. Brown, 100 Washington St.
*G. S. Carver, 191 Water St.
E. O. Day, 172 Clinton St.
O. E. Denning, 91 Corliss Ave., Johnson City.

*N. S. Douglas Co., 165 Washington St.
J. A. Eisenhart, 163 Main St.
B. E. Jewell, 140 State St.
Michl Kratky, Jr., 140 Clinton St.
LaValle & Newing, 126 Washington Ave., Endicott.

R. H. Lindsey, 73 Baldwin St., Johnson City

W. A. Merrill, 138 Court St.
P. R. Root, 55 Washington Ave., Endicott.

W. B. Weber, 103 Exchange St., Union.
W. H. Wolfe, 138 State St.

Musical Instruments

*Flory-Williamson Co., 132 State St.
*Larkin Music House, 90 Chenango St.
C. H. Shepard, 120 Court St.
*Weeks & Dickinson, 77 Collier St. and 145 Washington Ave., Endicott.

Music Teachers

Elma Andrews, 32 Roosevelt Ave., Endicott.
Arthur Arneke, 190 West End Ave.
Madeline Atwater, 134 Clinton St.
Ellen D. Bailey, 2 Serrell Ave.
Louise Benner, 23 Madison Ave., Endicott.
Angie Benson, 90 Henry St.
Bing. Conservatory of Music, 51 Carroll St.

Allene Bixby, 39 Moffat Ave.
Elsie H. Bogart, 13 Riverside Drive.
Mattie Bose, 12 Charlotte St.
Edith Bowker, 21 Division St.
Charlotte Breckenridge, 37 Milford St.
Edith Breckenridge, 14 Park Terrace.

Elizabeth Britton, 64 Murray St.
Mary Brody, 77 Robinson St.
Clyde Capwell, 34 Warren St.
Jas. Case, 33 Fayette St.

Emma Cavane, 9 Liberty St.
Francis Crane, 66 Carroll St.
Geo. Creveling, 101 Carroll St.
Ora Cunningham, 28 Lewis St.
Bessie Daniels, 793 Chenango St.
Minders De Graff, 256 Robinson St.

Tolomeo Della Rocca, 23 Henry St.
Kate A. Dunne, Morgan Road.
Pauline Elsbree, 514 Chenango St.
Emma Ely, 189 Court St.
Louella Evenden, 50 Exchange St.

Beulah Garrett, 68 Walnut St.
H. Emma Gaylord, 449 Court St.
Felice Giordano, 128 Odell Ave., Endicott.

Anna Graney, 59 Chestnut St.
Helen Hinds, 81 Court St.
Katherine Hogan, 15 Tudor St.
Kate Hotchkiss, 101 Main St.
Lilian Hoteling, 9 Boulevard.

Bertram Howard, 90 Chenango St.
Margaret Jakway, 254 Washington St.
Inez Johnson, 7 Henry St.
Katherine Jones, 91½ Susquehanna St.

Anna Keogh, 12 High St.
Blanche King, 72 Walnut St.
Cora D. Mahle (Vocal), 156 Hawley St.
Ernest Maltbie, 14 Dickinson St.

Lillian McIntyre, 14 Oak St.
Grace McLean, 26 Warren St.
Lottie Meeker, 216 Conklin Ave.
Chas. Morrison, 90 Chenango St.
Marzetta Mosher, 158 Hawley St.
Maude Mosher, 18 Eaton Pl.
Myrtle Nixon, 14 Warren St.
Brian O'Brien, 211 Court St.
Francis O'Connor, 32 Fayette St.
Lillian F. Parker, 21 St. John Ave.
Florence Parmelee, 41 Baldwin St.
Griffin Pultz, 91 Carroll St.
Elsie Schmidt, 345 Robinson St.
H. Marie Simmons, 7 Morgan St.
F. L. Skinner, 8 Bevier St.
Evelyn Smith, 18 Pine St.
A. J. Soule (Violin), 35 Broad St., Johnson City.

A. Stueler, 193 Main St.
Anna Suszczynska, 150 Chapin St.
Phyllis Thorpe, 114 Leroy St.
Beatrice Tracy, 165 Main St.
Julia Trimbail, 97 Main St.
W. H. Tuckley, 64 Carroll St.
Laura Van Orden, 91 Carroll St.
J. H. Weston, 110 Fillmore St.
Florence Whitney, 7 McDonald Ave.
H. Wilkinson, 78 Front St.
Winifred Williams (Vocal), 220 Front St.

Mildred Winters, 37 Chestnut St.

Lillis Witter, 89 Henry St.

Reta Young, 108 Prospect St.

News Dealers

Phillip Pearis, 21 Chenango St.
A. M. Pearson, 45 Commercial Ave.
Union News Co., Erie Depot.

Newspapers and Periodicals

*Bing. City Directory, 171 State St.
*Binghamton Press, 19 Chenango St.
Binghamtonian & Democratic News, 46 Commercial Ave.

*Echoes, Bible School Park, Johnson City

E. J. Workers Review, E. J. Co., Endicott.

Elmira Telegram, 402 Press Bldg.

Endicott Bulletin, 113 Washington Ave., Endicott.

Johnson City Endicott Record, 90 Arch St., Johnson City.

*Morning Sun, Chenango cor. Henry St.

New American, 22 Odell Ave., Endicott.
News-Dispatch, 100 Washington Ave., Endicott.

Nickel, Silver and Copper Platers

*Brewer-Titchener Co., 336 Court St.
*W. M. Sharp Mfg. Co., 229 Water St.

Nursery Stock

Farm Engineering Co., 1004 Press Bld.
Chas. H. Hunt, 175 West End Ave.
C. A. Jackson, 1011 Press Bldg.

Nurses

Harriet L. Ames, 22 Arthur St.
Elma Andrews, 32 Roosevelt Ave., Endicott.

Emma M. Ayers, 2 Linden St.
Etta Baumann, 233 Court St.
Louise Benner, 23 Madison Ave., Endicott.

Sarah Bennett, 2½ Hancock St.
Mary I. Bliven, 112 Hawley St.
Lela Bowman, 56 Washington St.
Mary A. Brady, 95 DeRussey St.
Lulu Bruce, 41 Exchange St.
Elizabeth Bush, 25 Columbia Ave.
Mabel L. Bussom, 56 Chestnut St.
Vera C. Carpenter, 20 Judson St.
J. F. Carrigg, 104 Chapin St.
Margaret E. Carroll, 138 Chapin St.
Grace G. Church, 112 Park Ave.
Anna Connelly, 7 Chapman St.
Agnes Connolly, 9½ Floral Ave.

Elsie H. Cook, 40 Grant St.
 Harriet M. Crampton, 29 Henry St.
 Agnes Creagh, 15 Seminary Ave.
 Clara S. Crozier, 224 Robinson St.
 Kathleen Cushing, 96 Murray St.
 Mary Dale, 9 James St.
 Anna B. Davies, 56 Carroll St.
 Laura S. Dibble, 12 Morgan St.
 Anna Donahue, 164 Court St.
 Mary Donahue, 164 Court St.
 Delia Doolittle, 203 Murray St.
 Martha Dorsey, 33 Haendel St.
 Nellie Edick, 8 Bromley Ave.
 Jennie Ensign, 34 Lewis St.
 Anna Flaherty, 25 Bouldeday St.
 Catherine Flaherty, 35 Warren St.
 Elizabeth Flaherty, 35 Warren St.
 Mary Flynn, 22 Clarke St.
 Bridget Ford, 92 Murray St.
 Louise Gay, 30 Howard Ave.
 Carrie Green, 26 Warren St.
 Marguerite Griffin, 5 Park Ave.
 Mary Griffin, 27 Division St.
 Margaret Hand, 55 DeRussey St.
 Zulema Harger, 75 Carroll St.
 Edna Holz, Carlton Hotel.
 Nettie A. Hulburt, 23 Moffat Ave.
 Dorothy Ingwall, 10 Arthur St.
 Leila Johnson, 169 West End Ave.
 C. Theresa Kane, 93 Chapin St.
 Eva Kane, 108 Hawley St.
 Ruth Kent, 6 Jerome Ave.
 Anne Kennedy, 238½ Court St.
 Anna Kilrow, 199 Hawley St.
 Mary M. Kister, 119 Seminary Ave.
 Mary Kruty, 241 Clinton St.
 Dollie Lampman, 94 Front St.
 Gertrude Lane, 105 Oak St.
 Gertrude Lauder, 91 Oak St.
 Theresa Loeffler, 46 Grand Ave.
 Julia Ludlam, 28 Doubleday St.
 Margaret Lynch, 13 Chapman St.
 Nettie Lyon, 19 Judson St.
 Ettie Macomber, 245 Robinson St.
 Helen MacPherson, 16 Bennett Ave.
 Gertrude R. Marshall, 29 Prospect Ave.
 Esther Martin, 48 Vine St.
 Margaret Martin, 247 Vestal Ave.
 Ruby Maxson, 1 Winding Way.
 Anna McCormack, 21 Tremont Ave.
 Elizabeth McCormack, 122 Leroy St.
 May L. McGivney, 26½ Winding Way.
 Ella McLean, 71 Court St.
 Emma Mead, 33 Roosevelt Ave.
 Margaret O'Brien, 25 Ayres St.
 Ruthana Olds, 50 Washington St.
 Anna O'Leary, 98 Prospect St.
 Florence Page, 124 Murray St.
 Mildred Page, 6 Summer St.
 Lillian Palmer, 1 Grant Ave.
 Myrtis Palmer, 83 Tompkins St.
 Anna Peters, 5 Schiller St.
 Eleanor Prince, 87 Leroy St.
 Helen Quigley, 61 St. John Ave.
 Pamela Race, 13 Wales Ave.
 Mary Rathbun, 58 Chapin St.
 Christine Reid, 64 Rotary St.
 Inza Robeson, 209 Westcott Blk.
 Alice Roosa, 112 Conklin Ave.
 Jeanette Salmon, 63 Carroll St.
 Alice Simons, 137 Chenango St.
 Elizabeth Slattey, 32 Front St.
 Emma Smith, 32 North St.
 Mary Smith, 6 Howard Ave.
 Blanche Soden, 29 Isbell St.
 Martha Stevens, 3 Carhart Ave.
 Gertrude Strang, 6 Amsbry St.
 Charlotte Taylor, 50 Clarke St.
 C. E. Tewksbury, 97 Water St.
 Ethel Thornburn, 12 Chapman St.
 Cecelia Tierney, 47 Mitchell Ave.
 Elsie Tingley, 139 Beethoven St.
 Carrie Townsend, 9 Pleasant Ave.
 Rachel Townsend, 9 Pleasant Ave.
 Elizabeth Turk, 7 Schiller St.
 Mary Van Gorder, 55 Thorp St.

Mabel Waidler, 80 Leroy St.
 Helen Webb, 23 Bennett Ave.
 Anna I. West, 108 Oak Ave.
 Frances Wilcox, 103 Court St.
 Sarah Williams, 40 Mason Ave.
 Lavantia Woodworth, 140 Hawley St.
 Carrie Woolcock, 278 Chenango St.
 Lela Wright, 19 Alfred St.
 Adelaide Zimmer, 9 Dennison Ave.

Oculists and Aurists

F. L. Allen, 173 Court St.
 F. D. Branch, 74 Front St.
 Jack Killen, 84 Front St.
 *S. H. Kinne, 73 Main St.
 J. F. Pratt, 86 Front St.
 *J. F. Roe, 25 Main St.
 H. D. Watson, 151 Front St.

Office Furniture

*Fair Store, 13 Court St.
 *McNamara & Harding, 175 Washington St.
 *Stickley-Brandt Furniture Co., 176 Washington St.

Office Supplies

See Books and Stationery.
 Oils (Castor, Citronella, Linseed)
 H. C. Collier & Son, 115 Conklin Ave.
 Oils (Refiners and Wholesalers)
 See Gasoline.

Opticians Mfg.

*Bing. Optical Co., 212 Press Bldg.
 *Diamond Optical Co., 201 Sav. Bank Bldg.
 Kirkland Optical Co., 37 Court St.

Opticians and Optometrists

*B. T. Ash & Son, 164 Washington St.
 *Chas. C. Ash, 52 Court St.
 *F. P. Carter, 20 Court St.
 S. B. Dembo, 32 Court St.
 E. R. Mason, 119 State St.
 T. J. McConnell, 2 Court St.
 F. H. McFarland, 76 Front St.
 J. S. Newing, 31 Court MSt.
 *V. H. Quick, 151 Washington St.
 M. H. Rees, 71 Court St.
 M. W. Rees, 253 Main St.
 C. G. Smith, 119 State St.
 *L. O. Sweet, 35 Chenango St.
 A. E. Warren, 155 Court St.

Organ Builders

Beman Organ Co., 16 Eldridge St.
 Nells P. Kraig, 29 Columbia Ave.
 *Link Piano Co., 183 Water St.

Orthopedic Appliances

Geo. A. C. Berry, 409 Ackerman Bldg.

Osteopaths

*E. M. Casey, 414 Security Bldg.
 *E. W. Cleveland, 505 Press Bldg.

Paints, Oils and Glass

*Babcock, Hinds & Underwood, 174 Washington St.

Bing. Hardware Co., 47 DeRussey St.
 *Gillett-Barnes Co., 91 State St.

*Lawrence Paint Co., 162 Washington St.

*Lawrence Paint Co., 256 Main St., Johnson City.

*Mansfield Paint Co., 28 Tayntor Ave.
 W. H. Robertson, 233 Chenango St.

H. H. Sanders, 94 State St.
 *H. A. & C. E. Stanton, 22 Court St.

Pants Makers

*Bing. Pants Mfg. Co., 205 State St.

Painters and Paper Hangers

See Contractors (Painting)

Paper Publishers

See Newspapers and Periodicals.

Paper (Wholesalers)

*W. R. Miller & Co., 171 Washington St.

*Scott Sales Co., 401 Phelps Bldg.

*Stephens & Co., 85 State St.

Paper Box Mfg.

See Box Makers.

Paper Novelty Mfgs.

Dart Model Co., 209 State St.
 *Shultz Mfg. Co., 205 State St.

Parks

Arena Park, off Conklin Ave.
 Bennett Park, Beethoven St. and Laurel Ave.

Bible School Park, Riverside Drive, Johnson City.

Court House Park, Collier, Hawley and Exchange Sts.

Ely Park, Prospect St.

Howard Avenue Park, Howard Ave.

Ideal Park, Main St., Endicott.

Johnson City Playground, Main St., Johnson City.

Recreation Park, Broad St., Johnson City.

South Side Park, Conklin Ave. and Susquehanna River.

State Hospital Park, Asylum Hill.

Tyler Park, Wall St. and Chenango River.

Walhalla Park, Haendel St.

Weed Park, Water St., Chenango and Susquehanna River.

Pattern Works

Bing. Pattern Works, 243 Water St.
 Forrest E. Ruger, 243 Water St.

Pawn Brokers

Abe Abrams, 125 Chenango St.
 I. H. Miller, 150 Water St.
 Aaron Newman, 136 Washington St.
 W. L. Solomon, 53 Chenango St.
 Samuel Shaff, 142 Water St.

Peanut Butter Mfgs.

Cream Dove Mfg. Co., 11 Alice St.

Petticoat Mfgs.

*Waters-Weismann Co., 410 Chenango St.

Photograph Makers and Repairers

Bing. Phonograph Co., 181 Washington St.

*F. P. Carter, 20 Court St.

*Flory Williamson Co., 132 State St.

*Fowler, Dick & Walker, 17 Court St.

*Hills, McLean & Haskins, Court and Chenango St.

*Larkin Music House, 90 Chenango St.

Library Phonograph Co., 207 State St.
 *Weeks & Dickinson, 75 Collier St.

Photo Engravers

See Electrotypers and Engravers.

Photographers

C. E. Bennett, 23 Washington Ave., Endicott.

*L. J. Buckley, 709 Press Bldg.

A. S. Callstro, 154 Main St., Johnson City.

G. H. Chandler, 86 Chenango St.

E. E. Conrad, 65 Court St.

H. S. Cramer, 75-77 Court St.

J. H. Dearstyne, 67 Court St.

Disinger & Adams, 82 Court St.

Holyer & Clarke, 302 Ackerman Bldg.

Sarkis Kooshian, 30 Court St.

A. F. Newing, 52 Court St.

Julia Ostrum, 47 Court St.

R. A. Randall, 406 Savings Bank Bldg.

T. V. Rogers, 20 Court St.

G. K. Sahagian, 81 Court St.

H. E. Saylor, 20 Washington Ave., Endicott.

May L. Smith, 702 Security Bldg.

K. B. Stickley, 59 Carroll St.

S. Valneikis, 267 Clinton St.

Photographic Supplies

*Anso Co., 196 Washington St.

R. H. Douglas, Phelps Bldg.

*Waldron Drug Co., 107 Court St.

Physicians & Surgeons, Chiropractors & Osteopaths

F. L. Allen, 160 Chapin St.
H. C. Allen, 205 Grant Ave., Endicott.
S. M. Allerton, 485 Chenango St.
W. A. Andrews, 250 Main St., Johnson City.
*D. P. Bailey, 205 Peoples Trust Bldg.
*Ray Beardsley, 50 Court St.
W. A. Behan, 91 Front St.
E. L. Bennett, 170 Court St.
F. Bishop, 212 Lincoln Ave., Endicott.
*S. B. Blakely, 69 Walnut St.
M. S. Bloom, 110 Oak St.
F. D. Branch, 74 Front St.
B. A. Buell, 245 Court St.
D. S. Burr, 143 Court St.
Sophy Carlucci, 2 Massachusetts Ave., Endicott.
Geo. Chaffee, 100 Hawley St.
*A. S. Chittenden, 106 Oak St.
E. N. Christopher, 105 S. Liberty St., Union.
A. W. Cline, 200 Main St., Endicott.
R. O. Crosier, 150 Main St., Johnson City.
J. J. Cunningham, 110 Oak St.
E. F. Day, 21 Main St.
J. E. Doig, 55 Monroe St.
D. G. Dudley, 52 North St.
*F. M. Dyer, 51 Main St.
W. J. Farrell, 301 Main St., Johnson City.
*F. L. Forker, 17 Pine St.
L. D. Fosbiery, 77 Monroe St., Endicott.
G. H. Fox, 89 Main St.
A. S. Fritts, 210 Court St.
G. J. Ganow, 745 Chenango St.
G. O. Goodwin, 204 Main St.
C. W. Greene, 18 Jay St.
Howard Griffin, 143 Main St.
G. N. Hall, 294 Chenango St.
D. W. Hardy, 35 Park St., Endicott.
Samuel Herst, 120 Oak St.
F. J. Hitchcock, 266 Chenango St.
*W. H. Hobbs, 103 Main St.
F. P. Hough, 87 Oak St.
R. H. Humphrey, 201 E. Main St., Union.
*G. H. Jenkins, 139 Main St.
P. B. Jenkins, 141 Main St.
A. H. Johnson, 123 Laurel Ave.
H. I. Johnston, 208 Court St.
J. J. Kane, 123 Front St.
*U. S. Kann, 77 Main St.
*J. S. Kelley, 44 Chestnut St.
Jack Killen, 84 Front St.
S. A. Kilmer, 254 Conklin Ave.
S. H. Kinne, 73 Main St.
W. H. Knapp, 105 Murray St.
G. S. Lape, 141 Front St.
*J. C. S. Lappeus, 71 Walnut St.
C. J. Longstreet, 95 Oak St.
C. G. Lyon, 98 Prospect St.
F. M. MacKnight, 99 Court St.
J. H. Martin, 165 Robinson St.
L. A. Martin, 250 Washington St.
Mabel A. Martin, 75 Carroll St.
H. B. Marvin, 140 Main St.
D. H. McGraw, 701 Peoples Trust Bldg.
R. D. Mead, 119 Main St., Endicott.
F. M. Miller, 143 Court St.
S. J. Nunn, 324 Chenango St.
J. G. Orton, 215 Main St.
W. S. Overton, 139 Court St.
J. F. Pratt, 86 Front St.
Frank Preston, 88 Hawley St.
F. W. Putnam, 210 Vestal Ave.
L. H. Quackenbush, 128 Main St.
C. P. Roberts, 172 Court St.
*J. F. Roe, 25 Main St.
Mary J. Ross, 117 Murray St.
N. B. Ross, 71 Henry St.
F. W. Sears, 198 Front St.

H. C. Sears, 1 River Terrace.
C. R. Seymour, 197 Main St.
P. H. Shaw, 93 Main St.
J. W. Sheffield, 29 Arthur St.
F. A. Smith, 31 Court St.
H. C. Southworth, 88 Walnut St.
C. A. Squires, 211 Vestal Ave.
S. H. Stevens, 103 Liberty St., Union.
A. W. Stoutenburg, 74 Oak St.
A. H. Swinburne, 95 Chenango St.
Lafayette Ticknor, 21 Brook Ave.
H. S. Tredt, 10 Livingston St.
T. B. VanAlstyne, 10 Virgil St.
G. L. Vogt, 26 Crary Ave.
C. G. Wagner, Asylum Hill
C. W. Walling, 360 Main St., Johnson City.
Fletcher Walling, 50 Clarke St.
J. B. Walling, 127 Main St.
*C. A. & W. F. Ward, 33 Court St.
H. D. Watson, 151 Front St.
M. W. Welch, 207 Washington Ave., Endicott.
G. J. West, 108 Oak St.
H. D. Whitmarsh, 122 Oak St.
Clarence Whitmore, Lewis St., Johnson City.
C. S. Wilson, 301 Main St., Johnson City.
C. S. Winters, 107 Court St.
Jas. W. Wiltzie, 139 Court St.
A. C. Woodley, 41 Court St.
*A. P. Yelvington, 35 Lewis St.
Piano Mfgs.
*Link Piano Co., 185 Water St.
Piano Tuners
A. P. Gardner, 235 Court St.
Jas. Holloway, 106 Jefferson Ave., Endicott.
Pianos and Organs
Bing. Phonograph Co., 181 Washington St.
*Flory Williamson Co., 132 State St.
*Fowler, Dick & Walker, 17 Court St.
*Larkin Music House, 90 Chenango St.
*Link Piano Co., 185 Water St.
*Weeks & Dickinson, 75 Collier St.
Pictures and Picture Framers
*A. S. Bump, 180 Washington St.
*Chas. W. Hawkes, 168 Washington St.
Jos. Vlasak, 188 Clinton St.
Pipe Iron
*Babcock, Hinds & Underwood, 174 Washington St.
*M. E. Lewis, 79 State St.
*Chas. Millar & Sons Co., 36 Susquehanna St.
*Ellis W. Morse Co., 81 State St.
Plaiters (Dress)
French Button Works, 48 Court St.
La Mode Plaiting Co., 12 Court St.
Platers
See Nickel, Silver and Copper Platers.
Plumbers
(Gas, Water and Steamfitters)
S. B. Adams, 6 Ave. D, Johnson City.
S. P. Ainslie, 39 Laurel St., Johnson City.
*Auchinachie & Bush, 197 State St.
O. M. Austin, 19 Broad St., Johnson City.
B. C. Beach, 150 Conklin Ave.
R. J. Beagle, 90 Mary St.
W. R. Brown, 66 Mitchell Ave.
Coleman & Titus Corp., 19 Washington Ave., Endicott.
T. J. Cronin, 104 State St.
Wm. Cronin, 35½ Clinton St.
*Geo. Cropper & Son, 95 Front St.
Cunningham & Utley, 271 Main St., Johnson City.
J. F. Daniel, 73 Tompkins St.
T. J. Donnelly, 21 Warren St.
V. W. Hadley, 175 Water St.

*C. H. Hakes, 504 Chenango St.
F. P. Kelly, 114 Walnut St.
*Wm. Liddell, 40 Haendel St.
*R. J. Malane, 88 State St.
F. E. McCormack, 4 Witherill St., Endicott.
W. D. McCullough, 261 Water St.
J. S. Oeftering, 48 Penna. Ave.
*O'Neil & Murphy, 4 Hawley St.
F. V. Parton, 120 Washington Ave., Endicott.
C. W. Rishel, 124 Washington Ave., Endicott.
*W. S. C. Smith, 44 Henry St.
*J. H. Stafford, 119 Court St.
Edw. Stow, 254 Chenango St.
*A. L. Titus, 372 Chenango St.
Toulson Hardware Co., 60 Monroe St., Endicott.
F. W. Van Antwerp, 92 Washington St.
W. B. Westfall, 124 DeRussey St.
Plumbing Supplies
*Chas. Millar & Son Co., 36 Susquehanna St.
*Prescott Supply Co., 207 Water St.
Pole Climbers
W. H. Buckingham, 10 Brownson St.
Poultry Supplies
Standard Poultry Service Co., 213 State St.
Printers (Book and Job)
*Anderson Press, 171 State St.
E. H. Bogert, 501 Ackerman Bldg.
Bulletin Publishing Co., 113 Washington Ave., Endicott.
Central Printing Co., 171 State St.
Crocker Printing Co., 212 Security Bld.
Earl H. Farrar, 15 Lawton Ave.
C. D. Fisher, 59 Broad St., Johnson City.
H. J. Freeland, 113 Washington Ave., Endicott.
Hempstead Press, 46 Commercial Ave.
Irving Hogeboom, 107 Eldridge St.
R. C. Hyde Co., 218 Security Bldg.
*B. L. Jogerst, 109 Westcott Blk.
Johnson City Publishing Co., 90 Arch St., Johnson City.
*Kennedy-Morris Corp., 239 Water St.
A. J. Kleitz, 7 Henry St.
A. W. May, Jr., 509 Ackerman Bldg.
New American Publishing Co., 22 Odell Ave., Endicott.
News-Dispatch, 100 Washington Ave., Endicott.
*Quality Press, 150 State St.
*Remlik Paper Box, Inc., 58 Exchange St.
*G. C. Salmon, 96 State St.
Stimis & Co., 171 State St.
*F. J. Sullivan, 146 Oak St.
Henry Toelke, Ackerman Bldg.
*Vail-Ballou Co., 24 Jarvis St.
J. H. Walker, 360 State St.
*H. P. Whalen, 213 State St.
Proprietary Medicines
See Medicine Proprietary.
Public Stenographers
See Stenographers.
Publishers' Agents
*Geo. Rider, 110 Ackerman Bldg.
Periodical Publishers' Service Bureau, 663 O'Neil Bldg.
Railroad Companies
*Binghamton Railway Co., 375 State St.
*D. L. & W. R. Co., Lewis cor. Chenango St.
*D. & H. Co., S. Depot St.
*Erie R. R. Co., S. Depot St.
Real Estate Agents
C. K. Ahearn, 87 Court St.
*Barlow & Son, 233 O'Neil Bldg.
*F. J. Baumann, 714 Security Bldg.
*H. C. Clark, 218 Phelps Bldg.

Wm. A. Clock, 344 O'Neil Bldg.
 E. H. Coddington, 300 Main St., Johnson City.
 G. A. Darling, 50 Broad St., Johnson City.
 D-O Agency, 18 Court St.
 M. C. Duffy, 814 Press Bldg.
 Empire Realty Co., 601 Peoples Trust Bldg., and 263 Main St., Johnson City.
 Endicott Land Co., 150 Main St., Endicott.
 Endicott-Union Realty Co., 120 Washington Ave., Endicott.
 W. E. Eyrych, 782 O'Neil Bldg.
 Tracy Farley, 203 Press Bldg.
 G. N. Fish, 552 O'Neil Bldg.
 I. C. Ganow, 458 O'Neil Bldg.
 W. G. Germann, 615 Press Bldg.
 *Hiram Goldsmith, 6 Exchange Bldg.
 Gregory & Carlin, 777 O'Neil Bldg.
 H. D. Harris, 432 E. Main St.
 *Hawkes Realty Co., 168 Washington St.
 J. F. Hennessey, 203 Press Bldg.
 Henry Land Co., 404 Savings Bank Bldg.
 Home Realty Co., 559 O'Neil Bldg.
 *C. F. Hotchkiss, 71 Court St.
 Hub Real Estate Agency, 402 Security Bldg.
 M. O. Kelly, 247 Main St., Johnson City
 Cora W. Keyes, 2 Stuart St.
 R. R. Kneen, 8 Washington Ave., Endicott.
 Chas. Lusk, 509 Ackerman Bldg.
 J. W. May, 500 Security Bldg.
 A. E. Mead, 105 Main St., Endicott.
 Lee Mersereau, 153 Washington St.
 N. B. Millard, 316 Security Bldg.
 *Hiram Mintz, 216 Phelps Bldg.
 Mintz & Kennedy, 268 Main St., Johnson City.
 E. J. Moran, 304 Phelps Bldg.
 D. C. Morgan, 61 Washington Ave., Endicott.
 Ross Mosher, 400 Security Bldg.
 Frank Nestor, 16 Washington Ave., Endicott.
 F. A. O'Neil & Co., 319 Phelps Bldg.
 *Geo. F. O'Neil, 450 O'Neil Bldg.
 Parkview Real Estate Co., 203 Press Bldg.
 W. R. Porter, 1004 Press Bldg.
 Prospect Terrace Land Co., 606 Security Bldg.
 *Rabenstein & Co., 626 Security Bldg.
 Rath & Connerton, 252 Main St., Johnson City.
 Real Estate Exchange, 1203 Press Bldg.
 E. B. Rich, 63 Court St.
 *Robinson & Weir, 58 Exchange St.
 E. O. Rose, 322 Security Bldg.
 Rourke Bros., 304 Peoples Trust Bldg.
 *D. P. Selleck, 403 Peoples Trust Bldg.
 A. J. Shafer, 8 Exchange Bldg.
 A. B. Smith, 706 Press Bldg.
 W. H. Smith, 314 Security Bldg.
 V. K. Soule, 340 O'Neil Bldg.
 Southern Tier Land Co., 312 Security Bldg.
 *Jeremiah Stack, 511 Press Bldg.
 Z. A. Stegmuller, 432 Security Bldg.
 H. A. Stevenson, 304 Press Bldg.
 F. A. Taft, 706 Security Bldg.
 W. P. Thomson, 256 Main St., Johnson City.
 G. H. Treadwell, 340 O'Neil Bldg.
 R. O. Van Atta, 23 Washington Ave., Endicott.
 R. E. VanCise, 538 Security Bldg.
 V. B. Waterman, 336 Security Bldg.
 F. H. Westcott, 117 Westcott Block.
 T. R. Weston, 201 E. Main St., Union.
 P. J. Winegard, 120 Washington Ave., Endicott.

Winsor & Barton, 22 Birch St.
 Zimmer & Rounds, 130 Washington Ave., Endicott.

Refrigerating Engineers

C. E. & B. K. Scudder, 241 Water St.

Restaurants

E. A. Abell, 45 Henry St.
 W. E. Allen, 7 Hawley St.
 *D. S. Baldwin, 124 Chenango St.
 J. J. Barnes, 121 Chenango St.
 L. H. Barron, 130 Water St.
 L. P. Barton, 92 North St., Endicott.
 F. C. Baylor, 160 Court St.
 W. P. Bennett, 145 Baldwin St., Johnson City.
 C. T. Besant, 133 Chenango St.
 Jos. Bonsell, 140 Susquehanna St.
 Harmon Bridges, 143 Water St.
 G. E. Brown, 112 Washington St.
 Jos. Burros, 148 Washington St.
 L. J. Burton, 47 Washington Ave., Endicott.
 Carlton Restaurant, 120 Chenango St.
 Chamber of Commerce Grill, 66 Chenango St.

C. Cofombo, 18 Odell Ave., Endicott.
 F. I. Cote, 19 Hawley St.
 Dairy Kitchen, 121 Washington St.
 F. H. Davis, 148 Water St.
 V. DeLaurentis, 160 State St.
 D. L. & W. Restaurant, D. L. & W. Depot.
 G. Dominick, 101 Oak Hill Ave., Union.
 P. N. Drossos, 105 Main St., Endicott.
 L. A. Dudley, 113 Chenango St.
 H. C. England, 71 Chenango St.
 Everett & Thompson, 213 Chenango St.

A. Fagnoli, 27½ Odell Ave., Endicott.
 W. J. Foster, 156 Water St.
 W. R. Gantley, 118 State St.
 Maude Gordon, 61 Monroe St., Endicott.
 Gough & Wolley, 56 Main St.
 Burr Hager, 227 Main St., Johnson City.

Warren Haight, 387 State St.
 Hans-Jones Co., 43 Chenango St.
 *Geo. F. Harris, 78 Court St.
 J. E. Hayes, 12 Broad St., Johnson City.
 W. F. Hennessey, 136 State St.
 Walter Hrostowsky, 64 Glenwood Ave.
 W. A. Irving, 150 Court St.
 Geo. Keleman, 212 Clinton St.
 J. S. Kelso, 146 Water St.
 Eva Kennedy, 178 Clinton St.
 E. P. Kilts, 26 Charlotte St.
 S. C. Kingsbury, 4 Ferry St.
 W. D. Lockwood, 249 Main St., Johnson City.

Margaret Maney, 104 Front St.
 J. P. Mangan, 141 Conklin Ave.
 Theresa Mann, 9 Madison Ave., Endicott.
 Michl Morello, 18 Collier St.
 O. T. Moses, 133 Water St.
 New York Lunch, 15 Washington St.
 M. J. Nugent, 38 DeRussey St.
 O'Meara & Babcock, 137 Conklin Ave.
 Ormond, 95 State St.
 C. K. Ottarson, 139 North St., Endicott.
 H. D. Patchen, 28 Ave. C, Johnson City.
 N. Pavlis, 31 Odell Ave., Endicott.
 H. O. Pipher, 244 Main St., Johnson City.

Frank Powers, 175 Main St.
 T. H. Quinn, 64 Lewis St.
 Mary Robertson, 212 Water St.
 Chas. Robinson, 217 Chenango St.
 Marie Rosenkvis, 54 Clinton St.
 E. A. Schaffner, 113 Nanticoke St., Union.
 Fred Schmidt, 40½ Henry St.

W. E. Scudder, 16 Willow St., Johnson City.

Senate Lunch Co., 160 Washington St.
 L. I. Sirbaugh, 252 Main St.
 C. U. Snyder, 20 Washington Ave., Endicott.

F. O. Spencer, 232 Chenango St.
 Spirithes & Karaben, 44 Clinton St.
 H. J. Tuckerman, 10 Laurel St., Johnson City.

*Victory Restaurant, 55 Court St.
 E. J. Wendel, 31 Washington Ave., Endicott.

C. M. Wertz, 120 Main St., Johnson City.

Willis & Foote, 111 E. Main St., Union.
 E. B. Wilson, 116 Court St.
 M. Yannuzzie, 201 State St.

Roofing Materials

See also Builders' Supplies.
 *Babcock, Hinds & Underwood, 174 Washington St.
 *Bing. Slag Roofing Co., 207 State St.
 *Gillett-Barnes Co., 91 State St.

Roofers

*Bing. Slag Roofing Co., 207 State St.
 *Gillett-Barnes Co., 91 State St.
 *C. W. Hull & Son, 77 State St.
 *Liebermann & Michelson, 116 Water St.

*J. R. Lynch & Sons, 86 State St.
 W. H. Robertson, 233 Chenango St.
 *Sullivan Bros. & Lent, 215 State St.
 *A. L. Titus, 372 Chenango St.

Rubber Stamps

*Ben L. Joggerst, 109 Westcott Block.
 Pneumatic Stamp Co., 7 Henry St.

Rubber Tires (Dealers & Mfgs.)

See also Auto Accessories and Supplies
 *Achilles Rubber & Tire Co., N. Floral Ave.

Achilles Sales Co., 162 Water St.
 Chadwick & Carroll, 168 Court St.
 Harry A. Dodd, 100 Front St.
 Fisk Rubber Co., 217 Washington St.
 Leonard & Howard, 214 Washington St.

Frank McAllister, 112 Court St.
 *O. K. Vulcanizing Co., 127 Court St.
 Rholfs & Kennedy, 144 Court St.
 Rose & Fisher, 110 Front St.
 *United States Rubber Co., 110 Court St.

Rug Makers

See Carpets and Rugs.

Safety Door Fasteners

E. D. Gregory, 109 Pennsylvania Ave.

Sales Stables

See Livery, Feed and Sales Stables.

Saloons

Michl Benkovic, 75 Lake Ave.
 Bills & McGraw, 203 Clinton St.
 C. P. Boland, 9 Main St.
 E. Bounopane, 216 Henry St.
 Alex Bruno, 31 South St.
 Stangley Budney, 7 Baxter St.
 E. T. Connelly, 132 Water St.
 Costello & Gennarrelli, 205 Chenango St.

J. A. Didier, 166 Water St.
 E. A. Dodge, 24 Chenango St.
 F. J. Farrell, 47 Robinson St.
 Wm. Freije, 71 Clinton St.
 W. J. Danek, 79 Clinton St.
 Anthony Garvey, 20 Chenango St.
 Daniel Hastings, 24 Montgomery St.
 F. R. Jones, 4 Rockbottom St.
 Jos. Kalpan, 27 Glenwood Ave.
 C. S. Kliment, 8 Hudson St.
 Fred Kline, 57 Clinton St.
 Jacob Kocak, 17 Hudson St.
 Stephen Kruty, 169 Clinton St.
 Stephen Kwietnieski, 21 Crandall St.
 M. F. Long, 36 Liberty St.

Marselino & Dennison, 134 Susquehanna St.

Stephen Mrlak, 176 Main St.

Eva Palilon, 30 Hazel St.

Jno. Palilon, 272 Clinton St.

Paul Palilonis, 27 Lake Ave.

Palonis & Norbont, 54 Lake Ave.

Parmalee & Normile, 214 State St.

E. J. Patterson, 144 Washington St.

Pignatello & Son, 17 Kenwood Ave.

C. E. Sibley, 369 Chenango St.

F. L. Tice, 126 Water St.

Wm. Torto, 153 Susquehanna St.

Paul Valuch, 26 Glenwood Ave.

Geo. Van Gorder, 178 Washington St.

C. L. Wagener, 111 Washington St.

Adam Wiktorek, 17 Downs Ave.

E. A. Wilson, 160 State St.

Sand and Gravel

H. W. Fitzgerald, Press Bldg.

*Wm. H. Dailey, 114 Robinson St.

Sanitary Engineers

*A. L. Gilmore, 1104 Press Bldg.

Sash, Doors and Blinds

See Cabinet Makers and Interior Wood Workers.

Sausage Makers

Bruno Gruschwitz, 130 Washington St.

Frank Elliott, 23½ Clinton St.

Joe Heil, 244 Front St.

Jos. P. Maxwell, 15 Ferry St.

Stecker and Urban, 79 Sherman Place.

Scale Makers

*Consolidated Utilities Co., Starr Ave.
(Jones of Binghamton and Osgood Scale Co. Divisions.)

Schools and Colleges

Binghamton School of Business, 78 Washington St.

*Binghamton Training School, 82 Fairview Ave.

Augusta E. Childs, 136 Oak St.

Ella S. Duke, 96 Washington St.

International Correspondence Schools,
209 Peoples Trust Bldg.

Lady Jane Grey School, 269 Court St.

*Lowell School of Business, 158 Court St.

*Practical Bible Training School, Riverside Drive, Johnson City.

Seeds

Binghamton Seed Co., 35 Court St.

*E. W. Conklin & Son, 24 Montgomery St.

Craver-Dickinson Seed Co., 1 George St.

*A. L. Davis' Son, 45 Washington St.

*I. S. Matthews' Sons, 130 State St.

Stanford Seed Co., 18 Jarvis St.

Sewage Screens

Ideal Sewage Screen Co., Inc., 87 Court St.

Sewing Machines

*Fowler, Dick & Walker, 17 Court St.

G. G. Kaepfel, 164 Court St.

Singer Sewing Machine Co., 114 Court St.

Union Special Machine Co., 16 N. Broad St., Johnson City.

*United Shoe Machinery Co., Main St., Johnson City.

Sheet Metal Workers

See Tin, Copper and Sheet Metal.

Shellac, Varnish and Gums

H. C. Collier & Sons, 119 Conklin Ave.

*Lawrence Paint Co., 162 Washington St.

*Mansfield Paint Co., 28 Tayntor Ave.

Shoe Last Mfgs.

Vulcan Last Works, 361 Grand Ave., Johnson City.

Shoe Machinery Mfgs.

United Shoe Machine Co., Main St., Johnson City.

*United Shoe Machine Co., Commercial Ave.

Union Special Machine Co., 16 N. Broad St., Johnson City.

Shoe Mfgs.

*Dunn & McCarthy, 30 Charlotte St.

Endicott Johnson Corp., Endicott and Johnson City.

*Gotham Shoe Mfg. Co., 129 Park Ave.
MacDuffee-Unell Shoe Co., 28 Tayntor Ave.

*Truitt Bros., 336 Water St.

Shoes and Rubbers (Wholesale)

*Binghamton Shoe and Rubber Co., 164 Water St.

Shoe Repairers

Jos. Afarian, 46 Henry St.

Geo. Albarian, 75 Main St., Johnson City.

S. Arzouian, 155 Court St.

Nicholas Basti, 6 Hawley St.

P. Battaglia, 89 Corliss Ave., Johnson City.

A. Beaudette, 7 Washington Ave., Endicott.

Bing. Shoe Repairing Co., 81 Clinton St.

Bomysoad Bros., 77 Clinton St.

Burgett & Lusk, 494 Chenango St.

C. S. Clarke, 232½ Chenango St.

Cornell Bros., 115 W. Main St., Union.

Frank Davis, 11 Collier St.

Jno. Densmore, 1 Garfield Ave., Endicott.

I. Dorfman, 189 Robinson St.

L. Evangelista, 31 South St.

A. Frangoni, 206 Odell Ave., Endicott.

N. Garcca, 128 Washington Ave., Endicott.

P. Germain, 34 Seminary Ave.

David Greenblott, 12 Hawley St.

Samuel Griffin, 183½ Oak St.

Max Holzer, 126 Susquehanna St.

Louis Kabakoff, 253 Chenango St.

Peter Kars, 289 Clinton St.

J. E. Landin, 120 Court St.

Main Shoe Repairing Shop, 1 Main St.

P. J. Mangan, 160 Clinton St.

Mangurian & Hastigian, 138 Main St.

R. R. Mangurian, 19 Main St.

Jno. Mazzarella, 271 Chenango St.

Lorenzo Meloro, 83 Robinson St.

Alva Mitchell, 138 Broad Ave.

Jno. Norovsky, 146 Clinton St.

Novelty Shoe Co., 239 Chenango St.

E. L. Parsons, 129 Washington St.

J. J. Phillips, 64 North St., Endicott.

Jno. Pignatello, 17 Hawley St.

Jos. Folek, 56 Glenwood Ave.

Jos. Pucek, 43 Jarvis St.

Geo. Rejebian, 25 Main St., Johnson City.

E. Resciniti, 145 Main St.

Jos. Risi, 5 Ferry St.

B. R. Salsberry, 1 Rockbottom St.

M. E. Sampson, 486 Chenango St.

E. Savo, 147 Conklin Ave.

E. P. Scarinzi, 11 Liberty St.

F. E. Severo, 146 Court St.

N. Shaheen, 350 Chenango St.

Samuel Sheehy, 161 Robinson St.

H. H. Shiffman, 384 Chenango St.

I. Silverstein, Henry near Water St.

F. Simmons, 428 Chenango St.

S. Sognalian, 5 Prospect Ave.

A. D. Stevens, 298 Main St.

P. A. Tierno, 154 Court St.

S. S. Tootkian, 36 DeRussey St., Johnson City.

H. A. Wood, 6 N. Broad St., Johnson City.

Jos. Woytek, 274 Floral Ave., Johnson City.

Rocco Zecco, 67 Court St.

B. Zottoli, 205 Vestal Ave.

Shoe Shiners

Harold Cooper, 104 Front St.

Jos. Robbilotto, 156 Water St.

Michal Santalucia, 137 Chenango St.

Solletti & Frigulutti, 25 Chenango St.

Shoe Store Supplies

*Truitt Bros., 30 Commercial Ave.

*Harrison J. Wilcox, 148 State St.

Shoe Stores

F. A. Bell, 103 Nanticoke St., Union.

*Bing. Shoe & Rubber Co., 164 Water St.

*Leo A. Botnick Co., 25 Chenango St.

*F. D. Bull, 24 Court St.

P. Cerosaro, 122 Oak Hill Ave., Endicott.

*M. S. Cohen, 57 Chenango St.

Daniel Dickerman, 65 Susquehanna St.

J. H. Dudley, 34 Court St.

Endicott Johnson Corp., 105 Clinton St.,

275 Main St., Johnson City, and

108 W. Main St., Union; 22 Washington Ave., Endicott.

P. Hornicek, 246 Clinton St.

*G. R. Kinney Co., 45 Chenango St.

Lester Shoe Co., 111 Chenango St.

*Morse & Herrick, 44 Court St.

Newark Shoe Store, 82 Court St.

Normile Bros., 43 Court St.

G. M. Ricks & Son, 79 Court St.

P. Sasinek, 156 Clinton St.

Shear & Sharping, 13 Washington Ave., Endicott.

Maurice Shulman, 2½ Hawley St.

E. F. Smith, 248 Chenango St.

Julius Steinhardt, 47 Court St.

*Strange & Kelsey, 76 Court St.

A. C. Tolley & Co., 157 Washington St.

Under Price Shoe Store, 116 State St.

*Walk-Over Boot Shop, 39 Court St.

Show Card Writer

A. B. Lambert, 3d floor, O'Neil Bldg.

Sign Makers

J. Robt. LaBarron, 153 Washington St.

H. R. Mable, 35 Exchange Bldg.

*L. E. Mann, 140 State St.

*G. F. Uhlman Co., 150 State St.

C. E. Young, 164 Washington St.

Silk Mfgs.

*Ballard Silk Co., 33 Milford St.

Cedar Cliff Silk Co., 265 Robinson St.

*Chenango Silk Co., 265 Robinson St.

*Hamada Silk Co., 196 State St.

Rossville Silk Mills Co., 124 Park Ave.

Soap and Soap Powder Mfgs.

Binghamton Soap Works, 12 Jay St.

H. C. Collier & Sons, 119 Conklin Ave.

Spool Mfgs.

*Lestershire Spool & Bobbin Co., 140 Baldwin St., Johnson City.

Sporting Goods

Alling-Lockwood Co., 10 Court St.

F. S. Bump Co., 96 State St.

*N. S. Douglas Co., 165 Washington St.

Spring Makers

Binghamton Woven Wire and Spring Co., 56 Lydia St.

Stair Builders

*Junius F. Bishop, 323 Water St.

Chas. W. Gibbs, 332 Water St.

Staples and Specialties (Wire)

*E. H. Titchener Co., 6 Spring Forest Ave.

Steamship Agents

*Nick Gallo, 138 Henry St.

A. J. Horvath, 73 Clinton St.

International Mercantile & Maritime Agency, 22 Odell Ave., Endicott.

Geo. M. Ricks, 79 Court St.

Steel Tanks and Stacks

*McGill & Holford, N. Floral Ave.

*Shapley & Wells, 118 Washington St.

Stenographers

Marion Hennessey, Arlington Hotel.

Gertrude Shulman, 401 Press Bldg.

Susie L. Spencer, Hotel Bennett.

Blanche Stevenson, 506 Peoples Trust Bldg.

Genevieve White, 512 Phelps Bldg.

Storage

*Cole & Gray, 203 State St.

*Conlon & Callan, 217 State St.

L. Howard, 189 State St.

D. Howard, 144 Murray St.

*J. B. Southee, 178 State St.

Western N. Y. Storage Warehouse Co., 10 Charles St.

Storage Batteries

See Batteries.

Stoves and Ranges

*Carver & Brown, 142 Washington St.

*Chenango Valley Heating Co., 209 Chenango St.

*Crane & Page, 121 Court St.

*Fair Store, 17 Court St.

Furniture Hospital, 147 Washington Ave., Endicott.

*R. W. Folsom & Co., 125 Washington St.

F. E. McCormack, 4 Witherell St., Endicott.

Matthew O'Neil, 18 Ferry St.

*A. L. Titus, 372 Chenango St.

Tabulating Machines

*Burroughs Adding Machine Co., Press Bldg.

*International Time Recording Co., Endicott.

Tailors (Repairers)

See Merchant Tailors.

Tallow Mfgs.

Binghamton Tallow Co., 153 Prospect St.

Taxicabs

See Auto Livery.

Teas, Coffees and Spices

Directoyou Co., 65 Court St.

Eastern Estate Tea Co., 122 Court St.

Grand Union Tea Co., 97 Court St.

Great A. & P. Tea Co., 146 Washington St.

Jewel Tea Co., 138 Front St.

*M. & J. B. Kellam, 22 Henry St.

Telegraph and Telephone Companies

*N. Y. Telephone Co., 62 Henry St.

Postal Telegraph & Cable Co., 117 State St.

*Western Union Telegraph Co., 162 State St.

Theaters

See Amusements (Places of).

Time Clocks

*International Time Recording Co., Endicott.

Tin and Copper Workers

Cunningham & Utley, 271 Main St., Johnson City.

Ferry Street Tin Shop, 18 Ferry St.

*R. W. Folsom & Co., 125 Washington St.

Benj. Fried, 23 Glenwood Ave.

Gee & Cash, 63 Monroe St., Endicott.

C. A. Gregory, 167½ Main St.

*C. W. Hull & Sons, 77 State St.

M. Konick, 51 Clinton St.

*Lieberman & Michelson, 117 Water St.

*J. R. Lynch's Sons, 86 State St.

J. A. McCann, 17 Spruce St.

R. C. Rawley, 70 State St.

W. H. Robertson, 233 Chenango St.

S. V. Shores, 132 West End Ave.

*Sullivan Bros. & Lent, 215 State St.

Toilet Preparations

Krin-O-Lene Bi-Products Co., 97 Court St.

*W. H. Loveland Co., 319 Court St.

*M. Trility, Ackerman Bldg.

Towel and Apron Supply

Binghamton Towel Supply Co., 152 State St.

Columbia Towel Supply Co., 97 Collier St.

*Davis & Sweeney, 346 Chenango St.

*West Side Laundry, 96 Front St.

Toy Mfgs. and Dealers

Dart Model Co., 213 State St.

Jos. H. Walker, 109 Court St.

*Wilkinson Mfg. Co., 1 Carroll St.

Truck Mfgs.

Binghamton Electric Truck Co., 250 Main St.

*Larrabee-Deyo Motor Truck Mfg. Co., Washington St.

Trunks and Bags

*C. P. Austin, 1 Court St.

Abe Abrams, 125½ Chenango St.

*Fowler, Dick & Walker, 17 Court St.

*Hills, McLean & Haskins, Court and Chenango Sts.

New York Shon, 53 Chenango St.

*Sisson Bros.-Welden Co., Court and State Sts.

*Weed's, Inc., 83 Court St.

Typewriters and Supplies

*C. P. Austin, 1 Court St.

*H. L. Fillebrown, 436 Security Bldg.

*W. R. Miller & Co., 170 Washington St.

Remington Typewriter Co., 408 Phelps Bldg.

L. C. Smith & Bros., 567 O'Neil Bldg.

Underwood Typewriter Co., 518 Security Bldg.

A. E. Wilbur, 8 Rutherford St.

Undertakers

See Embalmers and Undertakers.

Upholsterers

Jno. Bossom, ½ Jarvis St.

C. B. Brixius, 136 Front St.

C. Chamberlain, 44 DeRussey St.

F. W. Chamberlain, 118 Main St.

J. J. Culhane, 75 Susquehanna St.

Cornelius Donnelly, 122 Broad Ave.

Flament & Smith, 183 Oak St.

*Alex Horowitz, 81 Water St.

J. D. Kellogg, 15 Goethe St.

Abraham Miller, 60 Susquehanna St.

F. A. Sterns, 105 Walnut St.

*Stickley-Brandt Furn. Co., 176 Washington St.

L. L. Thomas, 18 Spruce St.

Valve Mfgs.

*Fairbanks Co., 4 Glenwood Ave.

Veterinary Remedies

*Troy Chemical Co., 350 State St.

Veterinary Surgeons

*P. J. Axtell, 65 Carroll St.

A. W. Baker, 23 Ferry St.

T. H. Courtright, 426 E. Main St., Union.

W. F. Harding, 10 Doubleday St.

H. H. Tarr, 102 Garfield Ave., Endicott.

Victrolas

See Phonographs.

Vulcanizers

Bing. Vulcanizing Co., 192 Water St.

Cohen & Greenblott, 93 Washington St.

C. H. David & Son, 60 Monroe St., Endicott.

Maurice Horowitch, 120 Washington St.

Geo. H. Ives, 169 Water St.

LaValle & Newing, 126 Washington Ave., Endicott.

Leonard & Howard, 214 Washington St.

H. J. Long, 392 Chenango St.

Pomfrey Bros., 3 Henry St.

South Side Vulcanizing Co., 68 DeRussey St.

*Clarence Van Dyck, 127 Court St.

Wagon Dealers and Mfgs.

*A. L. Davis' Son, 45 Washington St.

*I. S. Matthews' Sons, 130 State St.

James O'Neil, 259 Water St.

*P. C. Walster, 8-14 State St.

Wall Board

*Atlas Coal & Supply Co., 315 Court St.

*Babcock, Hinds & Underwood, 174 Washington St.

*Gillett-Barnes Co., 91 State St.

*Pratt Lumber Co., Jarvis St.

*A. Roberson, 313 Chenango St.

Wall Paper

*A. S. Bump, 180 Washington St.

*Fair Store, 13 Court St.

*Fowler, Dick & Walker, 17 Court St.

*C. W. Hawkes, 168 Washington St.

Samuel Heskovitz, 89 Clinton St.

F. L. Myers, 55 Washington Ave., Endicott.

Julius Remy, 96 North St., Endicott.

*H. A. & C. E. Stanton, 22 Court St.

Star Wall Paper Co., 7 Court St.

Washing Machines

*Babcock, Hinds & Underwood, 174 Washington St.

J. L. Beurket, 268 Main St., Johnson City.

*Bing. L. H. & P. Co., Washington St.

*Blanding Elect. Const. Co., Washington St.

*Crocker & Ogden Co., 95 Court St.

*F. J. Mason Co., Chenango and Henry Sts.

*Nineteen Hundred Washer Co., 205 Clinton St.

*Rovertaft Elect. Co., 92 State St.

Watch Repairers

A. R. Acly, 335 O'Neil Bldg.

*B. T. Ash & Son, 164 Washington St.

Bing. Watch Repair Co., 614 Press Bld.

*F. P. Carter, 20 Court St.

E. W. Cox, 381 Chenango St.

*J. M. Henwood Co., Press Bldg.

A. M. Leonard, Exchange Bldg.

Russell & O'Brien, 54 Court St.

E. N. Sanford, 24 Prospect Ave.

*Sweet Bros., 37 Chenango St.

Weather Strips

Garrett & Co., Maple Ave., Johnson City.

Welding and Cutting

See Acetylene Welders.

Welting Mfgs.

*W. L. Johnson & Co., Endicott.

Whip Mfgs.

Bing. Whip Co., 70 Sherman Place.

Window Cleaners

*National Window Cleaning Co., 401 Press Bldg.

Wire Staples and Specialties

See Staples and Specialties.

Wood Finishers

Also see Contractors (Painting).

Fred H. Caywood, 312 Water St.

Wool Dealers

See Hides, Skins and Wool.

Wool Growers

*Fiddleback Co., 506 Phelps Bldg.

*Mountain Home Co., 506 Phelps Bldg.

Security Mutual Life Insurance Co.

THE SECURITY MUTUAL LIFE was incorporated October 6, 1886, to do business upon the mutual plan, and commenced operations January 3, 1887, the first quarterly premium of \$18.90 on policy No. 1 being the first asset and the nucleus of its present \$10,240,000. The Company at the start occupied two small rooms and had but two employes in addition to the General Manager, Charles M. Turner, who was the organizer. The progress made has been steady, each year showing nice additions to the amount of assets held the preceding year. At the close of the first year the Company had a little over \$1,000,000 insurance in force and \$15,000 in assets after paying its first death claim of \$1,000, the policy being issued on the 8th day of December, 1887, and delivered on the 10th; the insured died of malignant diphtheria on the 17th and the widow had her money on the

24th. Since the payment of the first death loss the Company has paid policyholders and beneficiaries over \$17,500,000. The Company now has over \$63,000,000 insurance in force, \$10,240,000 assets, with a surplus above all liabilities of \$269,000. The officers and directors are well known Binghamton men of first-class reputation and business ability and the Company is recognized by the Insurance Departments and the insurance fraternity generally as being a first-class institution giving unquestioned protection to its policyholders and according to all fair treatment and just settlements. Since organization its death losses have in the main been paid on the same day they were approved. As an indication that the Company is endorsed at home where it is best known, the statement is made that during the past year the local agency stood second on the list of all the agencies in the twenty-five states in which they are doing business.

DIRECTORS

DAVID S. DICKENSON,
President.

ALBERT B. HOWE,
Vice-President.

CLARENCE F. HOTCHKISS,
President Stow M'fg Co.

HARVEY D. HINMAN,
Attorney at Law.

WILLIAM G. PHELPS,
President First National Bank.

Z. BENNETT PHELPS,
Treasurer.

CHARLES M. STONE,
Manufacturer.

ROBERT L. LOUNSBERRY, M. D.,
Medical Director.

GEORGE F. LYON,
Former Judge Appl. Div. Supreme Court



SECURITY MUTUAL LIFE INSURANCE CO.
BINGHAMTON, N. Y.

Financial Statement January 1st, 1920

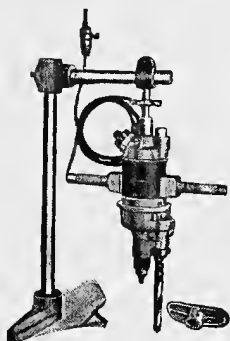
ASSETS		LIABILITIES	
Real Estate	\$ 862,000.00	Death Claims due and unpaid.....	None
Liberty, State, County, Municipal and Railway Bonds (Amor- tized)	3,893,390.79	State, County and other taxes, payable during 1920, (estimat- ed)	\$ 45,000.00
First Mortgages on Real Estate and Loans to Policyholders.....	4,699,544.54	Interest, Premiums and Rent paid in advance	27,980.77
Bank Stock	26,350.00	Death Claims (Proofs not received) and Instal- ment Claims not due.....	130,165.72
Deferred Premiums and Renewal Premiums in course of collection	237,953.82	Accrued commissions, medical ex- aminations, advertising, etc.....	43,744.65
Interest and Rents due and ac- crued	189,352.73	Dividends left to accumulate at interest	34,914.39
Cash on hand and in Bank.....	331,738 00	Reserve and Surrender Values.....	9,605,621.74
Total	\$10,240,329.88	Reserve awaiting ap- portionment for divi- dends	\$83,293.44
		Reserve for other con- tingencies	269,609.17
		Total	\$10,240,329.88

Income 1919	\$ 2,595,640.03
Increase in admitted assets 1919.....	848,960.18
Paid Policyholders and Beneficiaries 1919.....	1,077,140.32
Paid Policyholders and Beneficiaries since organization.....	17,494,739.66
Insurance in Force December 31, 1919.....	63,656,608.00
New Insurance Paid-for, 1919.....	11,500,037.00
Gain in Insurance in Force, 1919.....	6,388,790.00
Gain of Insurance in Force over 55% of New Business (1919).....	

STOW MANUFACTURING COMPANY, Inc.

BINGHAMTON, NEW YORK

U. S. A.

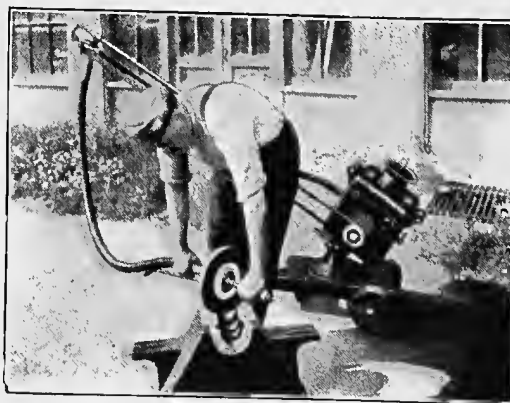
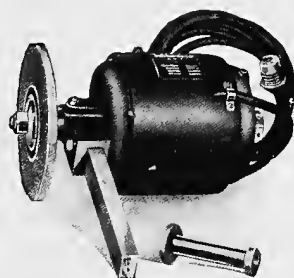


Inventors and largest manufacturers in the world of the Stow Flexible Shafting.

Oldest Portable Tool Manufacturers in America.

Established in 1875.

Builders of the most complete line of high-grade Electric Tools on the market.



THE FIRST NATIONAL BANK

Security Mutual Building
BINGHAMTON, N. Y.

ORGANIZED 1863

W. G. PHELPS, President
T. B. CRARY, Vice-president
S. J. HIRSCHMANN, Vice-president
A. J. PARSONS, Cashier
R. M. GAFFNEY, Asst. Cashier
J. D. BRUNNER, Jr. Asst. Cashier

EQUIPPED FOR EVERY MODERN BANKING SERVICE

Total Resources Over Six Million Dollars

DIRECTORS

F. J. Bayless	Walter J. Moon
T. B. Crary	Geo. F. O'Neil
M. J. Corbett	Wm. G. Phelps
H. D. Hinman	A. J. Parsons
S. J. Hirschmann	Wm. G. Phelps, Jr.
C. F. Hotchkiss	Robt. H. Rose
John Hull, Jr.	Chas. M. Stone
F. W. Jenkins	R. Z. Spaulding
Geo. A. Kent	E. S. Truesdell
Chas. A. Weed	

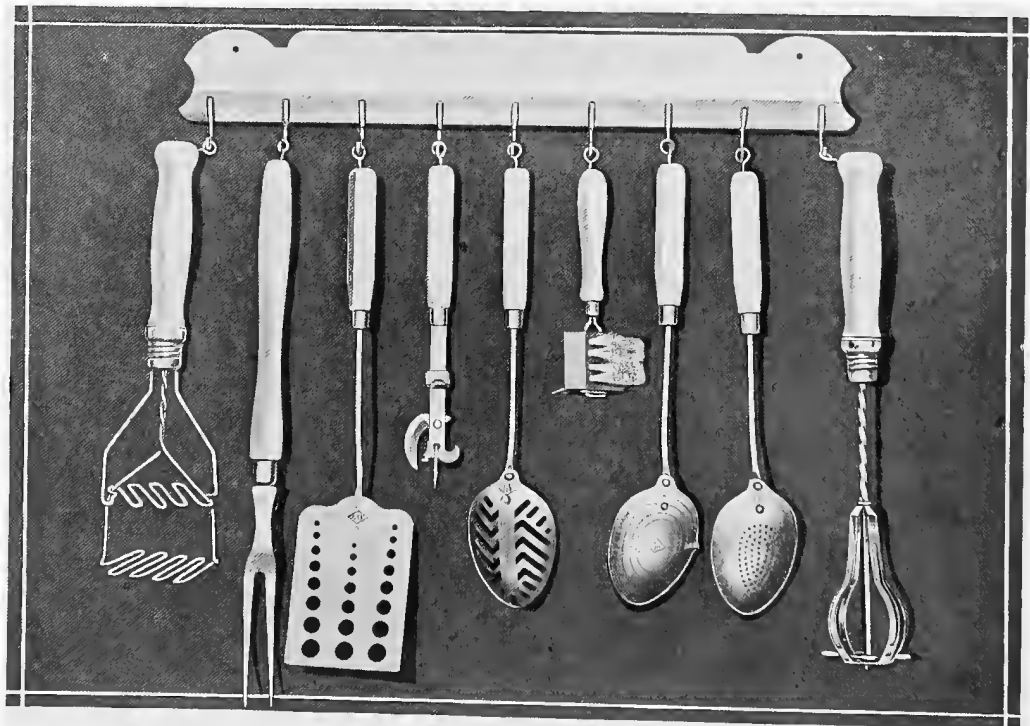


The Largest Factory in America Devoted Exclusively to the Manufacture of Kitchen Hardware

THE A. & J. MANUFACTURING COMPANY BINGHAMTON, N. Y.



KITCHEN TOOLS



"A Few Of the 27"

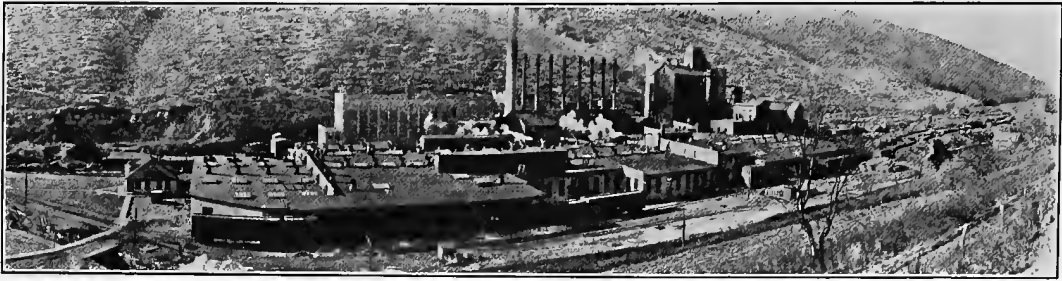
EMPIRE PRODUCE COMPANY

SUCCESSORS TO RUSSELL FRUIT CO.

Wholesale Fruit, Produce,
Oysters, High Grade
Oleomargarine



B I N G H A M T O N , N E W Y O R K



Bayless Pulp & Paper Company

Pulp & Paper Mill,
Austin, Pa.

Sales Office,
527 Fifth Avenue,
New York.

Lumber & Pulp Wood Mill
Beaupre, P. Q.

Executive Offices,
Binghamton, N. Y.

Annual Production, 20,000 Tons

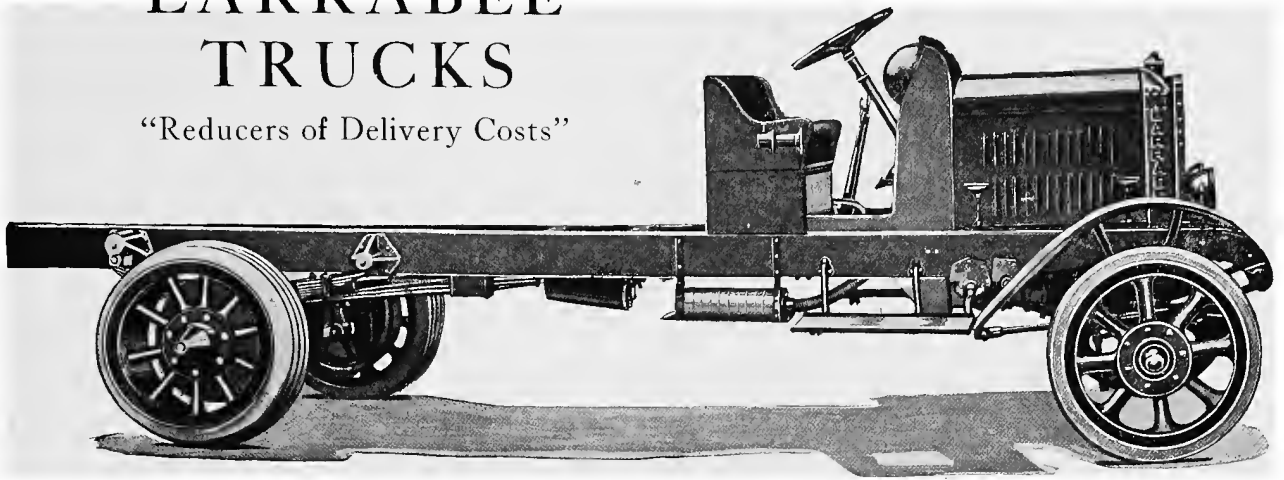


High Grade Wrapping Papers



LARRABEE TRUCKS

"Reducers of Delivery Costs"



Establishing Themselves at Home and Afar

Here is a motor truck that is carrying its good name into all branches of Industrial Transportation.

It not only is the standard equipment of local concerns—but is being adopted as such in many far-away localities.

A truck creating a reputation which brings more Larrabees to a users' fleet—is a REAL motor truck. This is what Larrabee trucks are doing.

Years ago in this "Valley of Opportunity" Larrabee wagons were a transportation by-word, Deyo Engines were a sure thing in gasoline power. Today it's trucks—the best that supreme engineering can produce. This industry is destined to be one of Binghamton's greatest.



LARRABEE-DEYO MOTOR TRUCK CO., Inc.

BINGHAMTON

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NEW YORK



Office and Salesrooms
of

A. L. DAVIS' SON, BINGHAMTON, N. Y.

One of the Largest Retail Farm Machinery and Supply Houses in the East

This business started in 1876 as a wagon repair shop, a few years later taking the agency for mowers and grain binders; other lines were added with such success that in 1914 the wagon repair and paint shops were discontinued and the splendid facilities of the new building which had been erected three years previous were devoted to the sale of farm machinery and other supplies needed for farm operation.

The farms about Binghamton are hilly but very productive; the average size is less than 100 acres. There is a home market for all farm products at good prices. The majority of the farmers do their own work with the help of their families. All these factors give a wonderful opportunity for the sale of improved machinery and labor-saving devices. Two salesmen and one machine expert are employed on the road. The lines handled besides regular farm machinery comprise engines, tractors, water supply systems, electric lighting outfits, milking machines, stoves, ranges, pipeless furnaces, power washing machines, barn equipment, field and garden seeds, roofing, fencing, harness, robes, blankets, etc.

Every winter personal invitations are mailed to nearly 10,000 progressive farmers within a radius of 50 miles to attend a three-day Agricultural Institute which is held in this building. This event brings to the city 4,000 to 5,000 farmers and their families. Entertainment consists of demonstrations of different farm machines, much of which is belted up and shown in motion as in actual field work. Lectures on farm problems under the supervision of the Local Farm Bureau—Free lunch of coffee, sandwiches and doughnuts—Distribution of about \$400 in prizes, besides cooking and baking lectures and demonstrations for the ladies. This affair has developed from a small beginning nine years ago into a real event in the lives of the farmers of this section, being a combination of COUNTRY FAIR, SOCIAL GATHERING, MACHINERY DISPLAY and AGRICULTURAL INSTITUTE; and is a very important factor in showing the people of the surrounding country the advantages in making Binghamton their shopping center not only for farm machinery and supplies, but for everything they need.

We Are Distributors

by the yard, direct from the manufacturers, of ladies' high-class Waistings, Suitings, Skirtings, etc.

We have representatives in about 3,000 of the principal towns and cities in this country.

Dear Lady: Drop us a post-card and we will arrange to have our representative in your home town show you actual cloth samples of our waistings and suitings, or, if we are not already represented in your vicinity, we will furnish you information showing how 10,000 other women have earned substantial incomes.

MITCHELL & CHURCH CO., Inc.

The Waisting and Suiting House

201-203-205 Water Street

Binghamton, N. Y.

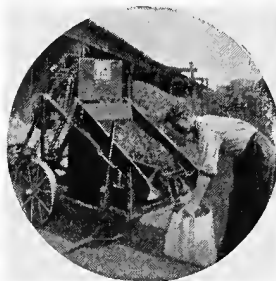
Established 1898

ARE YOU A COAL DEALER?

IF SO, THE "VALLEY OF OPPORTUNITY"
HAS SOMETHING TO OFFER YOU—

The Name of "CONVERSE" on Coal Yard Equipment

Has Been Well Known Since the Beginning
of the Twentieth Century



WAGON-LOADERS
ROTARY SCREENS
CHUTES
CANVAS BAGS
SCOOPS
CAR MOVERS
BAGGING MACHINES
BELT CONVEYORS
SCREENS
CANVAS BASKETS
FORKS
CAR WRENCHES
WHEELBARROWS
ETC., ETC.

A Postal Will Bring Our Catalog

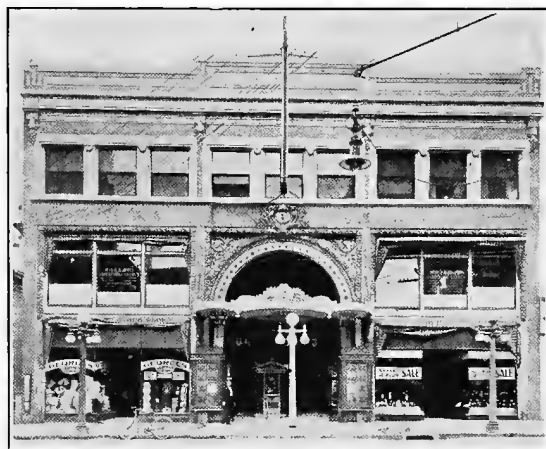
F. S. CONVERSE CO., Inc.
JOHNSON CITY NEW YORK



Safes, Desks, Tables, Files,
Shelving Supplies
Tatum Loose Leaf Devices

FRANK A. WEST

5 MAIN STREET



KODECO REALTY CORPORATION

Operating Binghamton's Leading Amusement
Institutions: STRAND THEATRE, ARMORY
THEATRE, STAR THEATRE, SYMPHONY
THEATRE.

Davis & Sweeney LAUNDRY

346 Chenango Street

BINGHAMTON :: :: NEW YORK

Home Mutual Fire Insurance Co.

Of Binghamton, N. Y.



G. C. BAYLESS, President

G. W. BERKALEW, Vice President

F. J. BAYLESS, Secretary

A. J. PARSONS, Treasurer

J. L. McLAUGHLIN, General Agent



Insurance in Force.....	\$8,000,000
Losses Paid Since Organization.....	\$ 250,000
Surplus to Policy Holders.....	\$ 90,000



PRATT LUMBER COMPANY, Inc.

DEALERS IN

Lumber, Lime and Cement

And All Other Building Materials

Phone 3160-3161

Jarvis Street



Call 3930 for Service

CREEGAN'S QUICK DELIVERY

GENERAL TRUCKING



Office 120 Chapin Street

GEO. R. NELSON
President

JOHN COLSTEN
Vice-Pres. and Treas.

G. E. COTTON
Secretary



INSURANCE



Fidelity and Security Bonds

Complete Service



NELSON-COLSTEN CO., Inc.

Cor. Chenango and Eldridge Streets
Binghamton, N. Y.

Day and Night Taxi Service

184 State Street

Binghamton, N. Y.

'Phone 911

Piece-Arrow 7 Passenger
Closed Car



Piece-Arrow 7 Passenger
Touring Car

H. J. MERRITT
116 Prospect Ave.

ARTHUR T. LACEY, R.A.
GENEVIEVE LACEY
Successors

T. I. LACEY & SON *Architects*

Binghamton, N. Y.
Kilmer Building

C. E. CONNELLY

"LIVE AND LET LIVE"

Wholesale and Retail

Groceries and Meats



104-106 COURT STREET

In Same Place for 32 Years
1888—1920

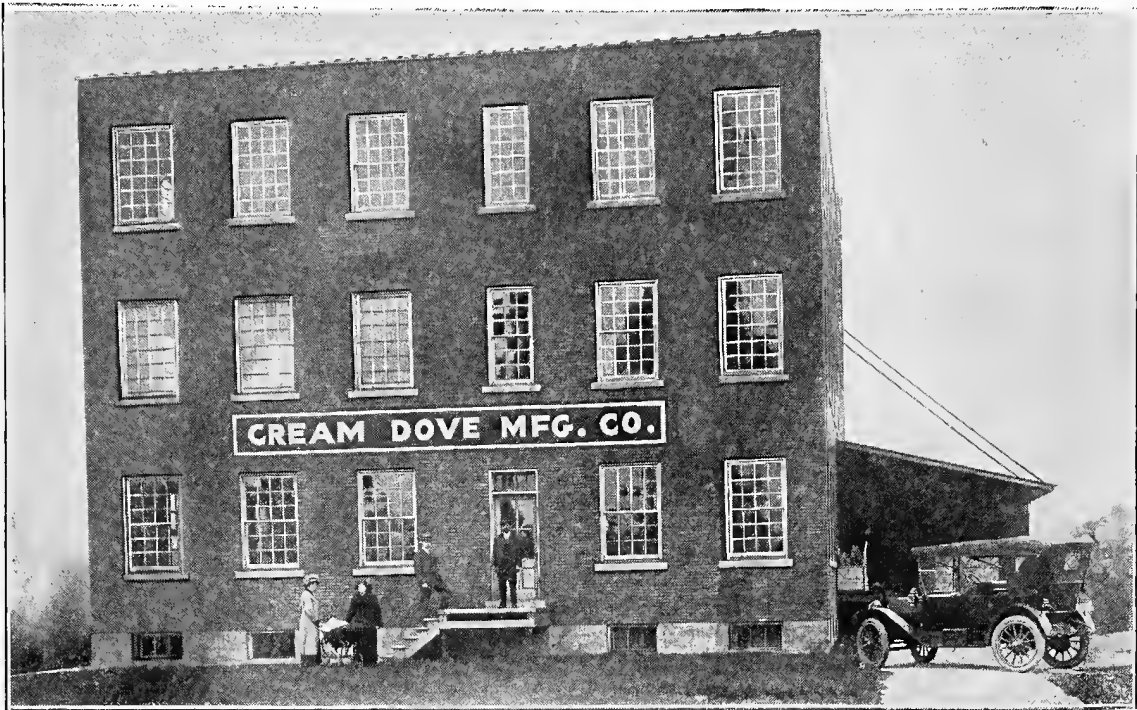
199 STATE STREET

AUCHINACHIE
AND
BUSH

“WE’RE THE PLUMBERS”

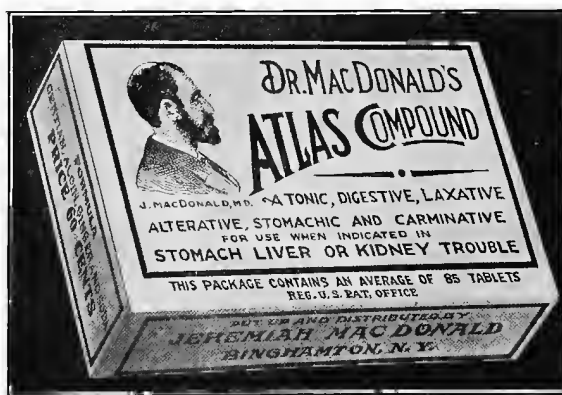
Hoadley & Giles
Civil Engineers

Binghamton and Endicott, N. Y.



CREAM DOVE MANUFACTURING COMPANY, Inc. BINGHAMTON
NEW YORK
*Manufacturers of Cream Dove Shortening. Cream Dove and Junior Brands Peanut
 Butter. Cream Dove Brand Salted Peanuts.*

IF YOU MUST TAKE MEDICINE TRY



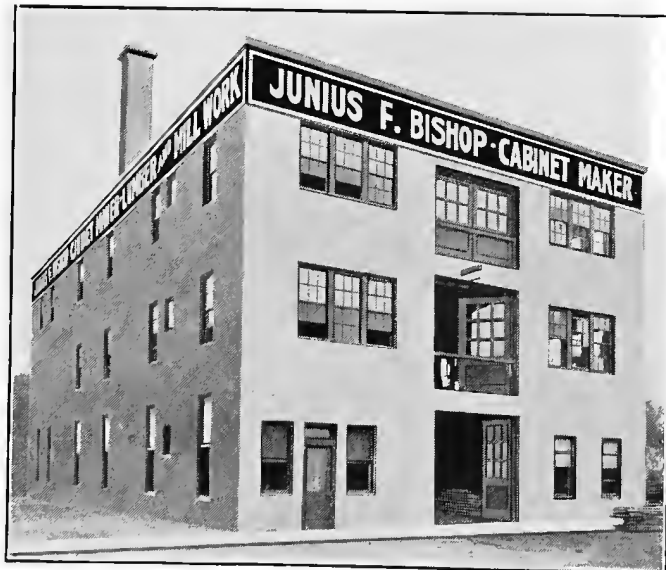
BINGHAMTON, N. Y.
HOME OF
ATLAS COMPOUND
AND
ATLAS PRINTING CO.
A. C. MAC DONALD, PROP.

THE GRAND LEADER

Binghamton's Great Underselling
Department Store

WHERE ALL ECONOMICAL SHOPPERS BUY

Court and State Sts., Binghamton, N. Y.



Junius F.
Bishop Co.
(INC.)

Binghamton, N. Y.

OFFICE 323 WATER STREET
YARDS: 325, 327, 322, 328 WATER STREET

Binghamton's Leading Housefurnishing Establishment

Practically Everything to
Furnish the Modern Home
—Including Lighting Fix-
tures.

McNamara & Harding

175-177 Washington St.—184-190 Water St.
BINGHAMTON, N. Y.

Sullivan Bros. & Lent

SHEET METAL WORK



Slate Roofing, Asphalt Shingles,
all kinds of Roll Roofing and
Built-Up Roof for Flat Roofs
with 10 Year Guarantee.

Gutters, Conductors and Gen-
eral Jobbing



215 State St., Opposite the Armory Theatre

The Etna Company

Ackerman Building, Binghamton, N. Y.

EXPORTERS
and
IMPORTERS

We import Products of Central
and South America and Cuba.
We export General Merchan-
dise to above countries.

We solicit catalogs and price
lists from Manufacturers and
Wholesalers.

The Etna Company

Ackerman Building

Binghamton, N. Y.

P. W. Talbott & Sons

Established in 1881

Hides and Calfskins Raw Furs

BINGHAMTON, NEW YORK

Cable Address:
"Talco" Binghamton

Codes:
Western Union-Lieber's

These are the factories where
HULL GRUMMOND & Co's
famous cigars are made

Our Leaders
 Flor de **FRANKLIN**
JUDGE DAY
MR. RAE

On sale with first-class dealers throughout the United States

HULL GRUMMOND & Co., Inc.



MAIN FACTORY AND OFFICES LOCATED AT

218-224 Water Street

BINGHAMTON, N. Y.





*Main Factory and Offices, Binghamton, N. Y., and
Branch Factory at Waverly, N. Y.*

What 45 Years of Business Means to Dealers

Forty-five years in the business of making cigars which have long been considered standard brands is a record of which to be proud.

Dealers who carry our lines know the value of long established prestige. They know the value of fair dealing and they know what it means to have the reputation of the house of Hull-Grummond behind the cigars they pass over the case.



Write, Call or 'Phone for Our Salesman

HULL GRUMMOND & Co., Inc.

MAIN FACTORY AND OFFICES LOCATED AT

218-224 Water Street

BINGHAMTON, N. Y.





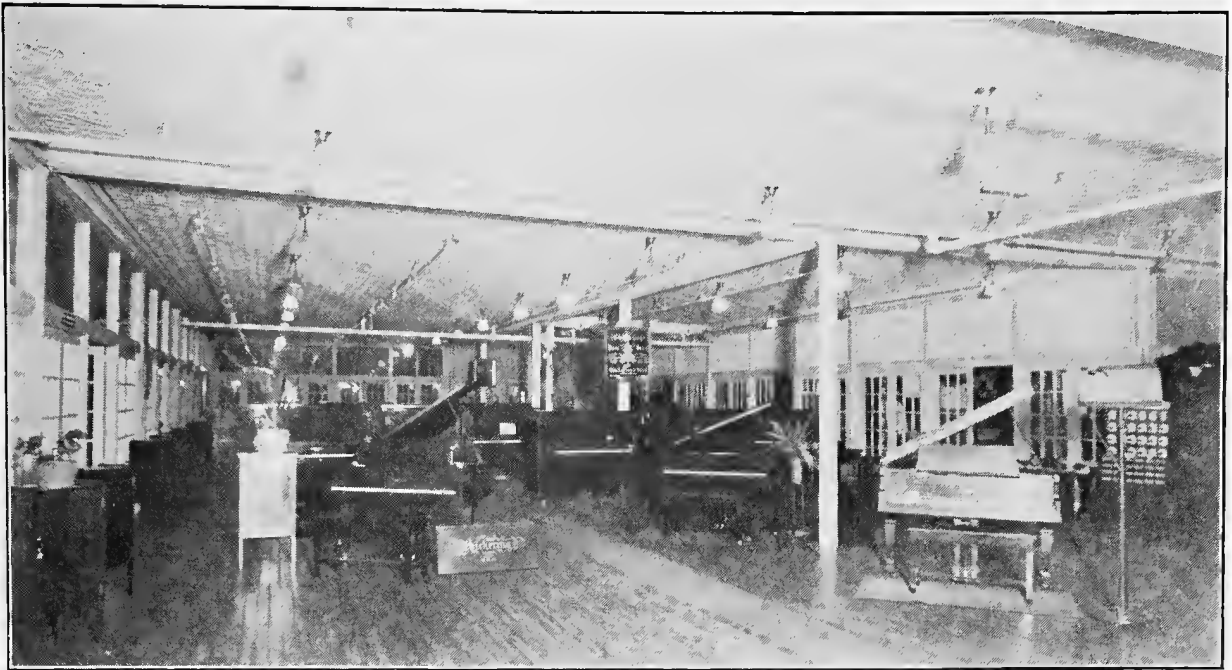
ENDICOTT FORGING & MFG. CO., Inc.

Manufacturers of

Drop Forgings for Automobiles, Airplanes, Tractors, Machinery, Locomotives, Etc.,
in Either Alloy or Carbon Steel

Capacity 1,000 tons per month

THE PIANO HOUSE OF BINGHAMTON



RELIABILITY AND FAIR DEALING

Upon these good sound principles was this business founded—and by strict observance of them has it grown to be the Leading Piano Store of Binghamton.

It is a fixed policy of this house that all pianos sold here shall be thoroughly Dependable and Worthy—that Prices shall be Fair and Reasonable—that Complete and Unquestioned Satisfaction shall be the outcome of every transaction with its Patrons. Such is its policy now; such has it been in the past; such shall it be in the future.

The Sweetest Music Man Makes—lies in the time-honored Pianos and Player-Pianos on the “Fowler” roll of honor—



a name second to none in the piano building craft.

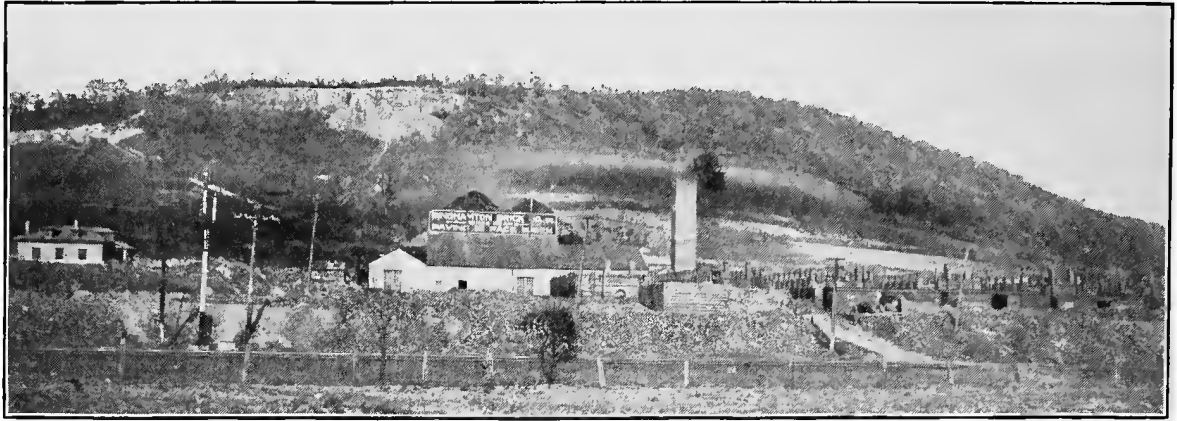
- the renowned “MEHLIN”
- the celebrated “ESTEY”
- the famous Washington to Wilson—“FRANCIS BACON”
- the-made-to-last-a-lifetime “KOHLER & CAMPBELL”
- the choice of Uncle Sam for the Navy—THE AUTOPIANO

The AMPICO in the “Chickering” and the “Franklin” reproduces in your home the playing of the world’s greatest pianists and the music you love best, ideally interpreted.

The Ampico in these two pianos is electrically impelled.

And Terms—YOUR OWN—In Reason.

Fowler's Piano Dept.
Read. A Dimmock. - mgr.



BINGHAMTON BRICK CO.

(INCORPORATED)

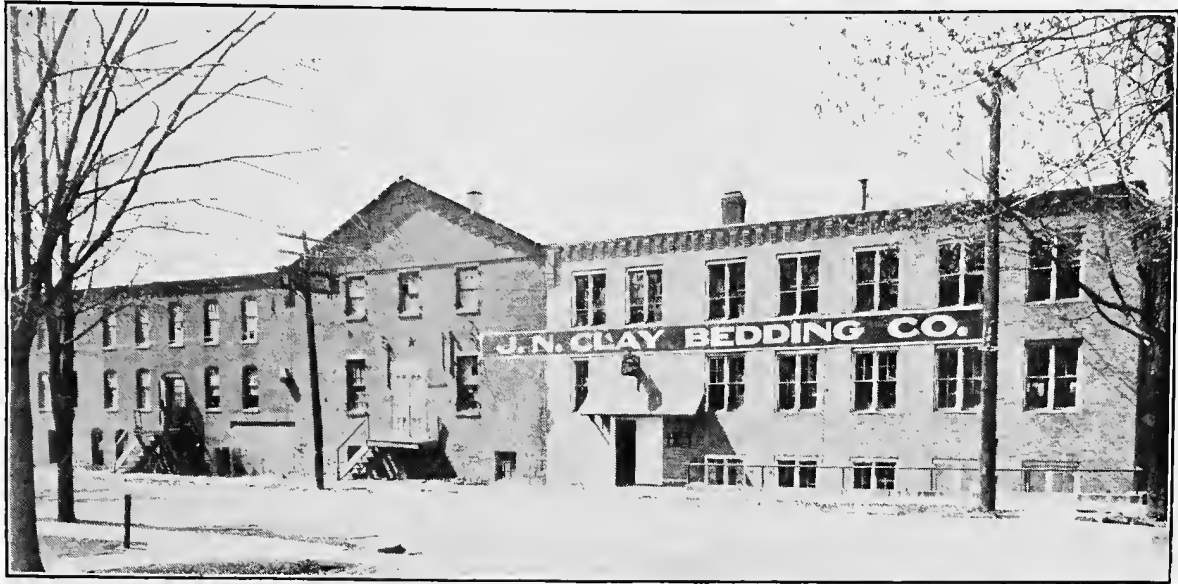
B I N G H A M T O N , N . Y .

Manufacturers
of
BRICK

“Binghamton Textures”



“Build with Binghamton Brick”



JAMES N. CLAY, Proprietor

J. N. CLAY BEDDING CO.

High Grade Mattresses

Box Springs
Feather Pillows

7-9-11 Frederick St., Binghamton, N. Y.

PHONE 3969



AGENCY ESTABLISHED 1875

“UNEXCELLED SERVICE TO POLICYHOLDERS”

STEELE & POWELL INSURANCE

ANY KIND—ANYWHERE—ANY AMOUNT

1008-9-10 KILMER BLDG.

PHONE 166

BINGHAMTON, N. Y.

CHAS. LEWIS
L. P. LAUGHLIN
F. E. VOSBURY

LEWIS-VOSBURY CO.

WHOLESALE CONFECTIONERY

Distributors of

W. F. Schrafft & Son's Chocolates

54 Walnut Street

Phone 2798

Binghamton, N. Y.



STITCHDOWN
Sandals, Oxfords
and
High Shoes

For Boys and Girls

The demand for our children's flexible sandals and shoes is an indication of approval by exacting fathers and mothers.

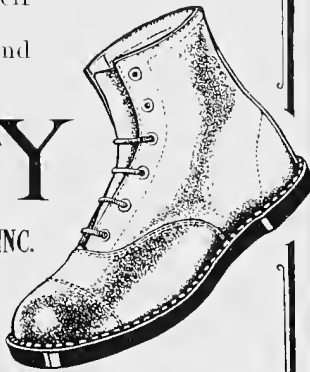
Sales increase year after year as customer satisfaction makes itself known.

Ask for samples and price.

NOVELTY
SHOE CO. INC.

239 CHENANGO STREET

BINGHAMTON, N.Y.



The
F. J. Mason Co.

Chamber of Commerce Building
BINGHAMTON, N. Y.

Electrical Contracting
Fixtures and Supplies

INCORPORATED 1908

L. J.
KINGSLEY CO.

DISTRIBUTORS OF

CARRIAGE MAKER'S, BLACK-
SMITH'S and AUTOMOBILE
SUPPLIES

BINGHAMTON, NEW YORK

Say It With Flowers

THROUGH

The
Flower Shop

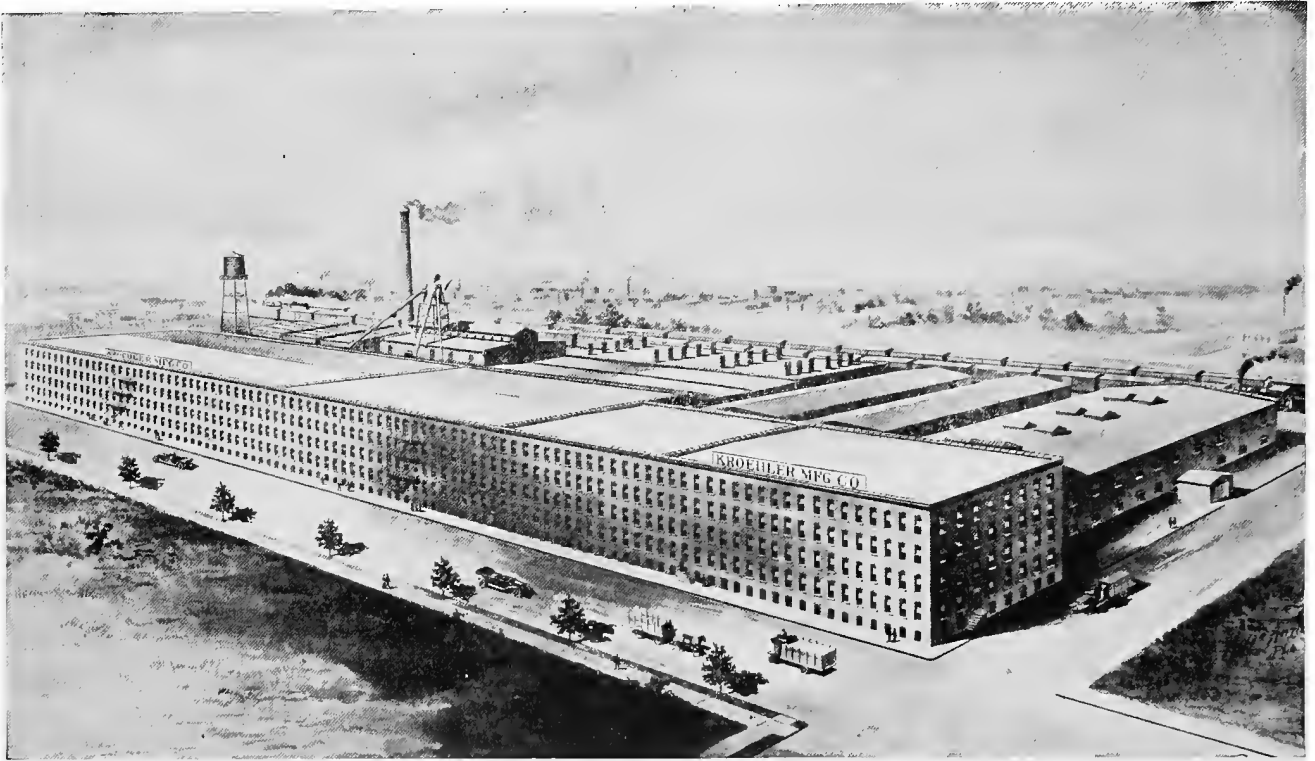
68 CHENANGO ST.
BINGHAMTON, N. Y.

Chamber of Commerce Building

STANLEY G. BARNES

SHE LIKES FLOWERS BEST
OF ALL

OUR BINGHAMTON, N. Y. FACTORY



KROEHLER MFG. CO.

The Binghamton branch of the Kroehler Mfg. Co. was incorporated in 1906 as the Binghamton Lounge Co. In 1917 all branches were incorporated as Kroehler Mfg. Co. with factories located at points most advantageous for distribution.

Mr. P. E. Kroehler organizer of the company is president with offices in Chicago, Ill. Mr. B. G. Kroehler is vice president and local manager. The business has been very successful and when additions now being built here are completed, this plant will cover six and one-quarter (6 $\frac{1}{4}$)

acres of ground with a total floor space of 336,250 sq. feet.

The company expects to materially increase production and greatly surpass their established \$7,000,000.00 yearly output, of which \$1,750,000 is credited to this branch.

The plant is equipped with the most modern woodworking machinery, the daily consumption of lumber is about 15,000 feet, turning out a daily average of 200 NATIONALLY ADVERTISED KROEHLER DAVEN-O's with Chairs and Rockers to match.

KROEHLER MFG. CO.

Other Factories Located At

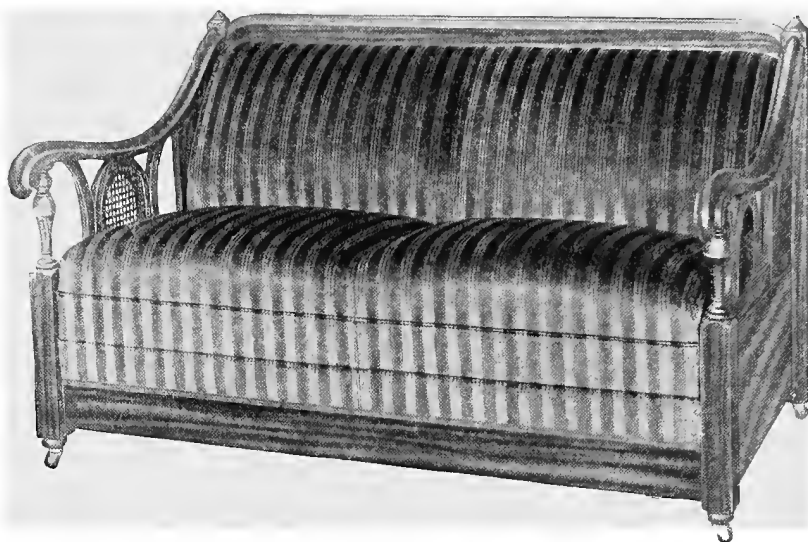
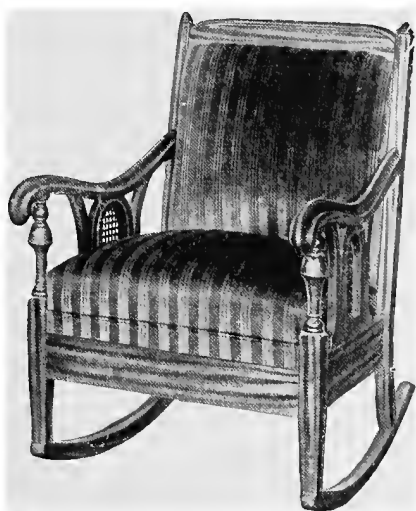
KANKAKEE, ILL.

NAPERVILLE, ILL.

CLEVELAND, OHIO

STRATFORD, CAN.

AN ATTRACTIVE PATTERN



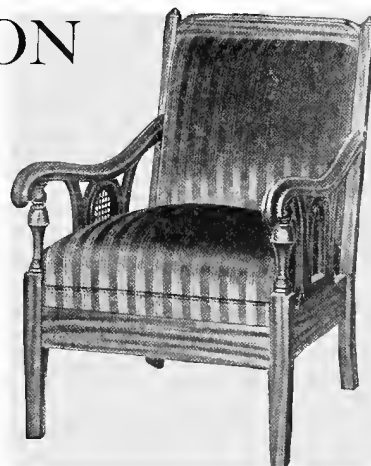
MADE IN BINGHAMTON

The Name

KROEHLER

On

BED DAVENPORTS



Signifies the utmost in construction—simplicity of operation—and its uniform excellence of materials, which has won the hearty and enthusiastic support of hundreds of users throughout the United States and Canada.

The KROEHLER DAVEN-O received the highest award at the Panama Pacific International Exposition held in San Francisco in 1915 which in itself is a

positive proof of their superiority in materials, workmanship and construction.

It has helped solve the housing problems of a great people, especially in these times when the building of new homes has been almost prohibitive.

The Kroehler Daven-O will make any room serve a two-fold purpose, namely a living room by day and a bedroom at night.

KROEHLER MFG. CO.

KANKAKEE, ILL.

Other Factories Located At
NAPERVILLE, ILL.

CLEVELAND, OHIO

STRATFORD, CAN.

ORSON L'H. BRITTON

SECURITY BLDG.

BINGHAMTON, N. Y.

**Orson L'H. Britton**

Represents:

THE TRAVELERS INSURANCE COMPANY
THE TRAVELERS INDEMNITY COMPANY
Hartford, Connecticut

Lines written by The Travelers

include Workmen's Compensation, Employers' Liability, Public Liability, Automobile, Aircraft, Steam Boiler, Engine, Elevator, Burglary, Plate Glass, Life, Accident and Health, and Group.

BROOKS CANDY CO., Inc.

36-38 COMMERCIAL AVENUE

Wholesale Confectioners
Soda Fountain Supplies

Everything for the Modern
Candy Shop, with a Service Beyond the Sale.

Territorial Agency for

Lowney's Pure Chocolates
Richardson's "Maid of Honor" Fruits and Syrup

TRACY E. DARROW JOSEPH H. TREYZ
LEO V. TREYZ

T. E. Darrow & Co.**Wholesale Jewelers**

BINGHAMTON, NEW YORK

Link Piano Co.

(INCORPORATED)

Binghamton, N. Y.

Manufacturers of
AUTOMATIC MUSICAL
INSTRUMENTS FOR
MOVING PICTURE THE-
ATRES, ICE CREAM
PARLORS, RESTAU-
RANTS, ETC.

The Only Piano made having an Endless
Roll Playing Fifteen Selections.



The manufacture of combs was carried on in New England in such shops as these attached to the family dwellings for about one hundred years.

NOYES COMB COMPANY

Manufacturers of

HORN COMBS

13 Ferry St. :: Binghamton



Over sixty years ago several families with knowledge of the trade of horn comb making moved to Binghamton and have worked here together.



Young Men's Christian Association



185 Washington Street—Phone 1413
DANIEL R. HALL, General Secretary

A HOME FOR YOUNG MEN

A CORDIAL INVITATION EXTENDED TO THE
YOUNG MAN WHO IS A STRANGER IN OUR CITY

GOOD DORMITORIES FIRST-CLASS CAFETERIA
AT REASONABLE RATES
UP-TO-DATE SWIMMING POOL AND GYMNASIUM

A
Modern
Building
for
Railroad
Men



Contributing
Roads:
D. L. & W.
Erie
D. & H.
Bing. R. R.



72 Bed
Rooms
Splendid
Showers
and Wash
Rooms
Reading
and Social
Rooms
Bowling
Alleys
Lunch
Counter
and Dining
Room
Open Day and
Night

RAILROAD BRANCH Y. M. C. A.

66 Lewis Street—Phone 13
Harry M. Space, Executive Secretary

The POWELL COAL CO.



Capacity—7,000 Tons
29 Clinton Street

General Offices:

29-33 Clinton Street

Binghamton, N. Y.

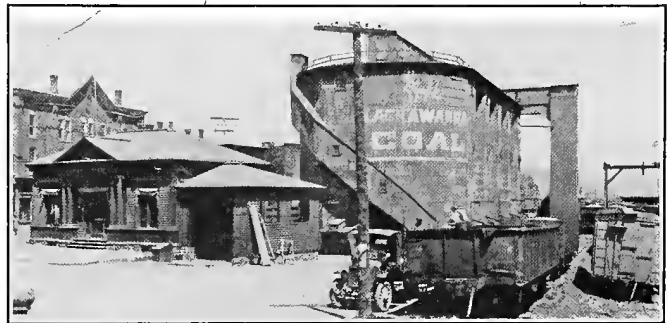


Yards: 29 Clinton Street

111 Clinton Street

218 Chenango Street

“STORAGE Means Protection”



Capacity—8,000 Tons
218 Chenango Street



Capacity—10,000 Tons
111 Clinton Street

The Powell Coal Company, operating three yards in the City of Binghamton, has a storage capacity within its pockets of 25,000 tons. This is a great asset not only to the company but also to the city. In spite of the adverse conditions in the coal trade during the past few years, Binghamton has never suffered from a lack of coal supply. This exceptional condition is due primarily to the protection which the Powell Coal Company has provided by means of its tremendous storage capacity.

Ask the people of Binghamton—they know.

“Storage Means Protection”



BINGHAMTON ICE CREAM CO.

MANUFACTURERS OF

Famous O. K. Ice Cream

Best Equipment

Sanitary Factory

Pure Goods

Prompt Service



PARLOR CITY PAPER BOX CO.

ESTABLISHED 1907

Manufacturers of FOLDING and
SET UP BOXES

194-200 STATE ST.

BINGHAMTON, N. Y.



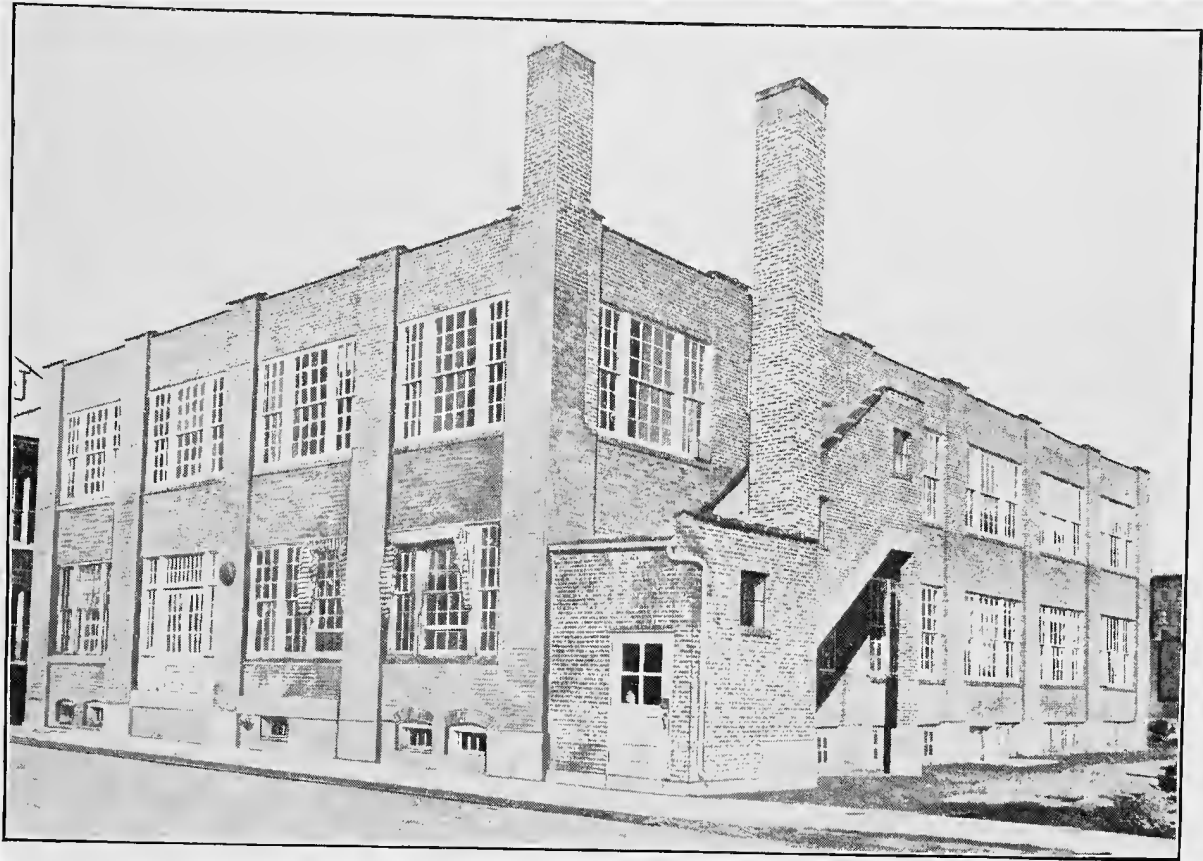
LACEY'S CIGAR BOX CO.

307-311 WATER STREET

Manufacturers of

Cigar Boxes and Shipping Cases

Binghamton, New York



J. E. TRUITT, Pres.

F. H. TRUITT, V. Pres.

J. F. CLARK, Secy.

A. J. WAITE, Treas.

TRUITT BROTHERS

(INCORPORATED)

MANUFACTURERS OF CHILDREN'S SHOES

Binghamton, N. Y.

Stock Department
30-32 COMMERCIAL AVE.

Factory
NORTH WATER STREET

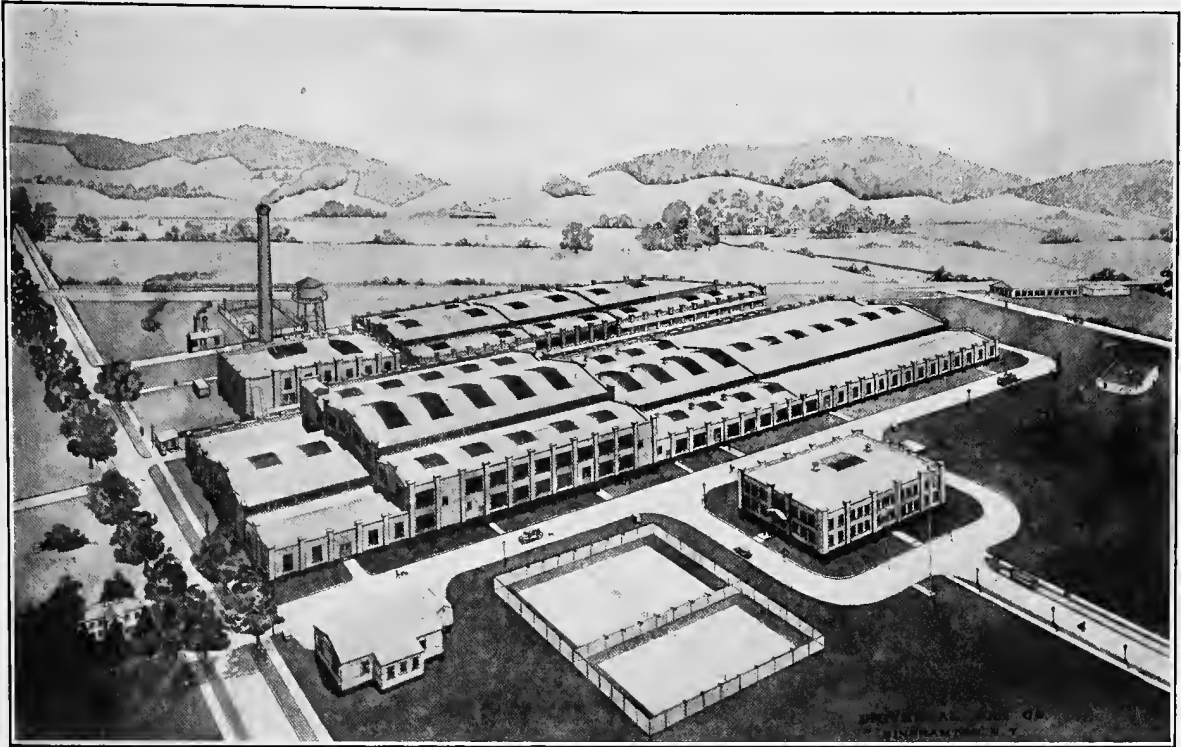
VAIL-BALLOU CO.

BOOK MANUFACTURERS

2 4 - 3 2 J A R V I S S T R E E T



- ¶ Largest output of any exclusive library book manufacturer in the United States.
 - ¶ Excellent working conditions through the hearty co-operation of enthusiastic and loyal Shop Conference Committees.
 - ¶ Opportunity offered for permanent positions in the skilled trades of Linotype operator, compositor, proofreader, pressman, electro-typer, with excellent apprenticeship facilities.
-



PLANT OF THE UNIVERSAL CAN CO.

BUILT BY

JOHN L. LEWIS

CONTRACTOR

a n d BUILDER

38 Wall Street, Binghamton, N. Y.



Y. W. C. A.

EXCHANGE AND HAWLEY STS., BINGHAMTON, N. Y.



Boarding Home

Dining Room

Educational Classes

Clubs

Physical Educational Department

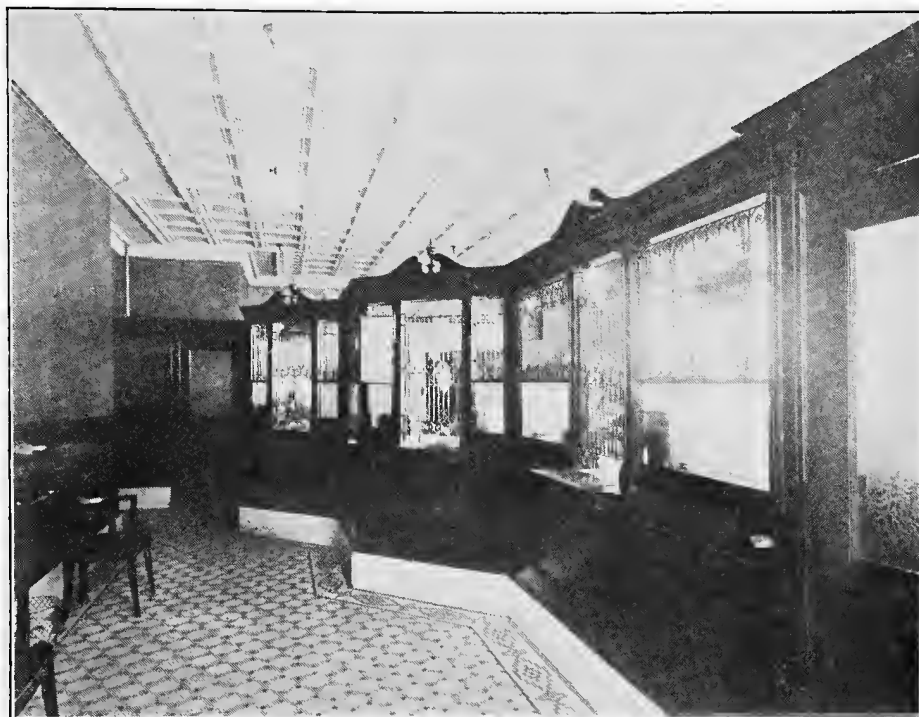
Rest Rooms

Library



THE FARMERS NATIONAL BANK

OF UNION, N. Y.



Security and Service

Capital \$25,000

Deposits \$1,300,000

Surplus and Profits \$40,000

EUGENE M. ANDREWS,
President

THOS. A. MacCLARY,
Vice President

WILLIAM S. PIERCE,
Vice President

JOHN M. PAYNE,
Cashier

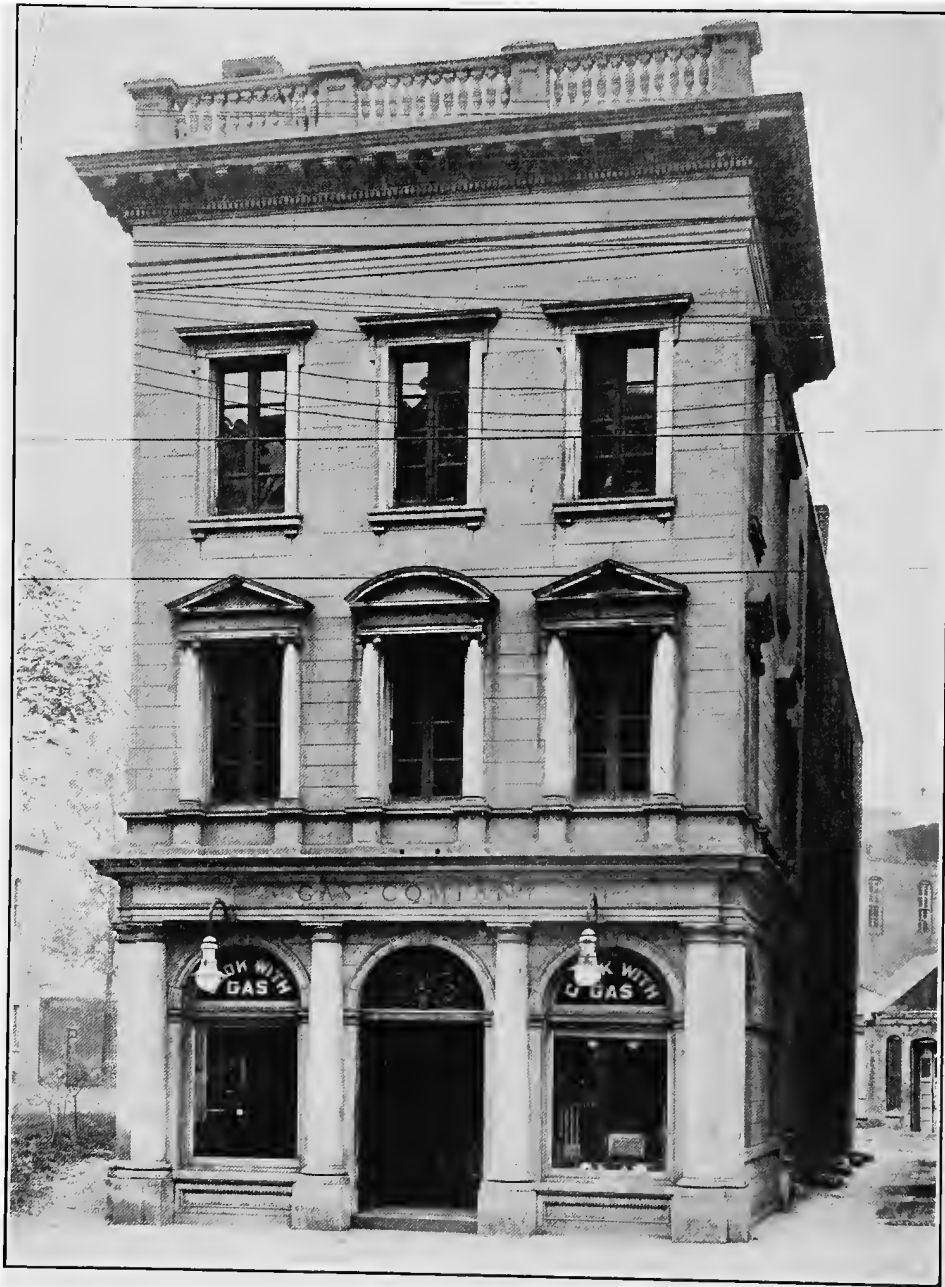


DIRECTORS

HERBERT D. HARRIS
WALLACE H. WINDUS
WILLIAM S. PIERCE
EUGENE M. ANDREWS
THOS. A. MacCLARY

KING W. SPENCER
DAVID C. WARNER
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MEMBER FEDERAL RESERVE SYSTEM



Binghamton Gas Works

Office and Salesroom, 40 Chenango Street

PROSPECTIVE manufacturers will find The Binghamton Gas Works always ready to co-operate with them in working out their industrial fuel problems.

A Gas Service

Adequate for Binghamton and Its Environs

Supplying Gas of Standard Quality for

Industrial, Commercial and Domestic Uses

The Binghamton Gas Works has kept step with the advancing commercial and industrial activities of Binghamton and its adjoining villages which are supplied with gas service.

With modern manufacturing and distributing equipment of sufficient capacity, reliable service is maintained at all times.

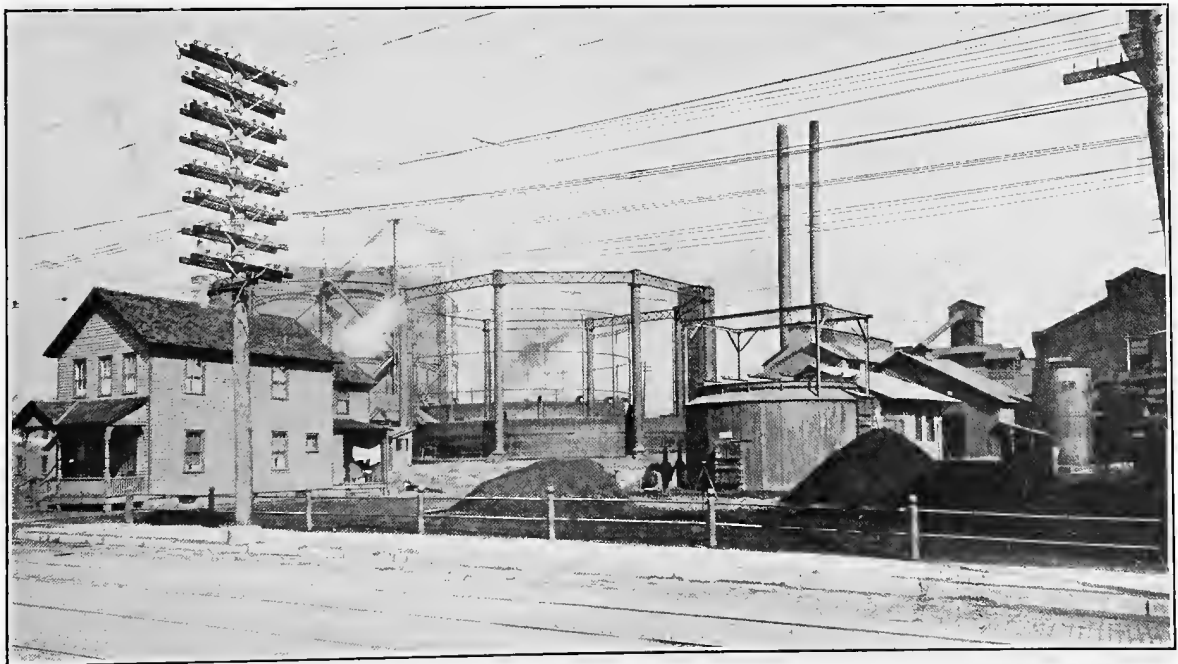
14,500 Gas Users in Binghamton

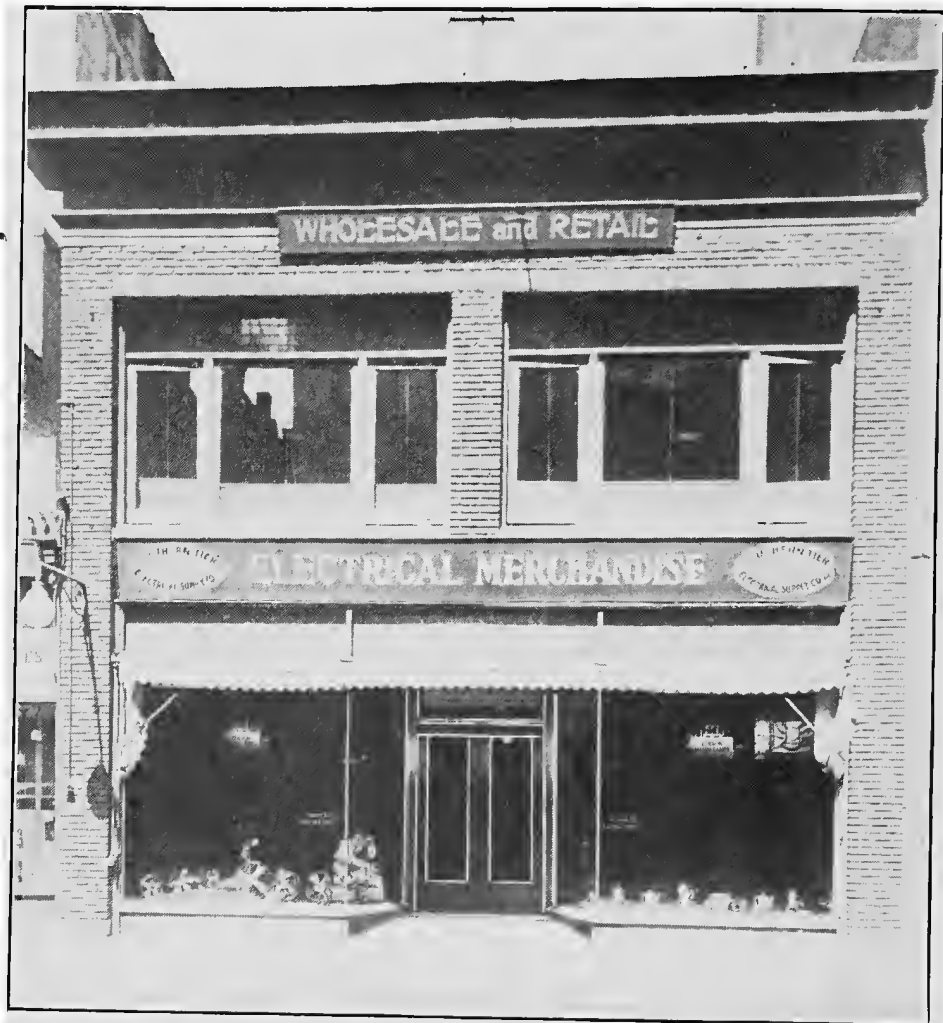
JOHNSON CITY, the home of the famous Endicott-Johnson shoes, is completely supplied with gas from our works.

PORT DICKINSON, Binghamton's charming residential suburb, uses our gas for lighting and cooking.

HIRESVILLE, home of the large plant of the Universal Can Company, a large user of gas industrially.

BINGHAMTON GAS WORKS





E. C. WEHLE, President

A. H. HYLE, Sec'y and Treas.

SOUTHERN TIER ELECTRICAL SUPPLY CO.

Wholesale Electrical Merchandise

171-173 WASHINGTON STREET

BINGHAMTON, N. Y.



78 YEARS IN SERVICE
OF THE COMMUNITY

SISSON BROS.-WELDEN CO.

Established 1842

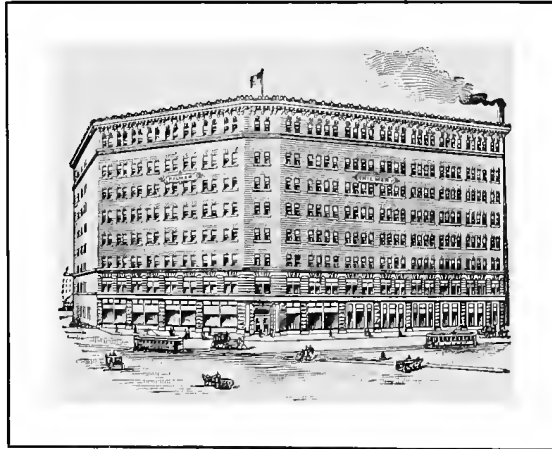
Binghamton's Foremost
Department Store

FIRMLY established on the sound principle of conscientious store-keeping—a policy zealously pursued for over three-quarters of a century—SISSON'S continues pre-eminently Binghamton's foremost retail merchandising institution.

There is a world of meaning in the phrase—

“IT'S FROM SISSON'S”

Home of Swamp Root



DR. KILMER & CO.
B I N G H A M T O N , N E W Y O R K

Main Business Office



DR. KILMER & CO.
B I N G H A M T O N , N E W Y O R K



BINGHAMTON GLASS CO.

28 CRANDALL STREET

Manufacturers of

Bottles of Every Description

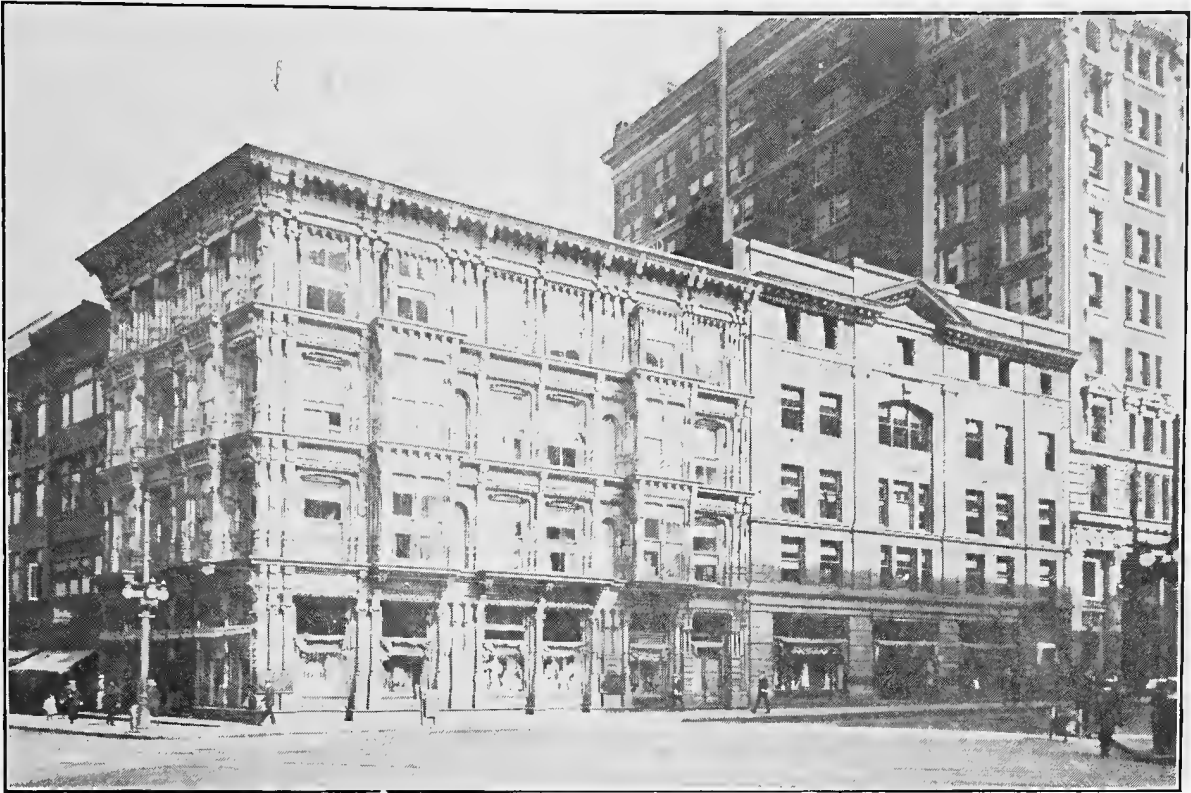


Private Mold Work a Specialty



DEALERS IN CORKS OF ALL SIZES
AND GRADES

DISTRIBUTORS FOR DIAMOND I FLINT
PRESCRIPTION OVAL BOTTLES



Growth—Progress—Improvement

Starting in a small way, 39 years ago, this store has kept pace, step by step with the growth and progress of Binghamton. It contains 90,000 square feet of floor space.

Built on the foundation of fair prices and square dealing, it has become the great community store of this valley.

We specialize in all lines of Women's, Misses' and Children's Smart Wearing Apparel, including Millinery, Suits, Coats, Dresses, Furs, Blouses, Underwear, Corsets, Hosiery, Shoes, Toilet Articles, Ribbons, Gloves and Neckwear.

Furnishings and Decorations for Homes

In our new store, we have given three floors exclusively to the display and sale of the newest ideas in interior decorations, wall paper, shades, carpets, rugs, curtains and furniture. In addition to this, our downstairs department carries all equipment for the dining room and kitchen, china, crockery, glassware, lamps, aluminum and kitchen hardware.

Our standards are high—our prices exceedingly moderate. We desire the opportunity of being of service to you.

HILLS, McLEAN & HASKINS

OPPOSITE THE COURT HOUSE, BINGHAMTON, N. Y.



ARLINGTON HOTEL

BINGHAMTON, N. Y.

ABSOLUTELY FIREPROOF

Grinnell Automatic Sprinkler System

235 ROOMS

175 BATHS

Leading Hotel between Cleveland and New York City on the
Liberty Highway

Direct Route to Watkins Glen, Coopers-
town, Albany, Newburgh, Utica, Richfield
Springs, Syracuse, Liberty, Middletown, Seran-
ton and the Delaware Water Gap.

Headquarters of Binghamton Automobile Club

Free Information and Route Cards

MEMBER OF EMPIRE TOURS ASSOCIATION

FIREPROOF GARAGE IN CONNECTION

EDWARD M. TIERNEY, President



HOTEL CARLTON

Binghamton, N. Y.

Binghamton's
Newest
Hotel

European Plan

Rooms \$1.25, \$2.00

When present additions are completed the Carlton will contain 250 rooms nearly all with private bath.

Hotel is most convenient to stations, business sections and theatres.

All city and suburban car lines pass the door.

Excellent restaurant. Hotel has garage attached for use of guests only.

"LET CARLTON MEAN HOME TO YOU"

I. S. MATTHEWS' SONS

130 State Street

Headquarters for

Reliable Seeds

for Farm
and
Garden

Farm Machinery
and Supplies

Fine line of Blankets,
Robes, Gloves
and Mittens

J Our more than Fifty Years in business has taught us how to serve those who know and demand the best.

BREWER-TITCHENER CORPORATION

(Crandal - Stone Division)



Manufacturers of

AUTOMOBILE and CARRIAGE HARDWARE



Special Metal Stampings, Drop Forgings,
Bow Sockets, Auto Curtain Lights, Run-
ning Board Hangers, Curtain Lights, Up-
holstery Nails, Etc.

F a c t o r i e s L o c a t e d a t

CORTLAND and BINGHAMTON, N. Y.

ESTABLISHED OVER 50 YEARS

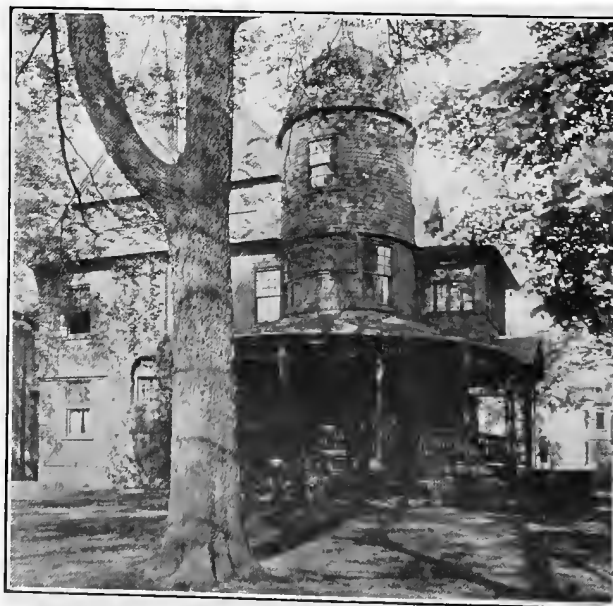


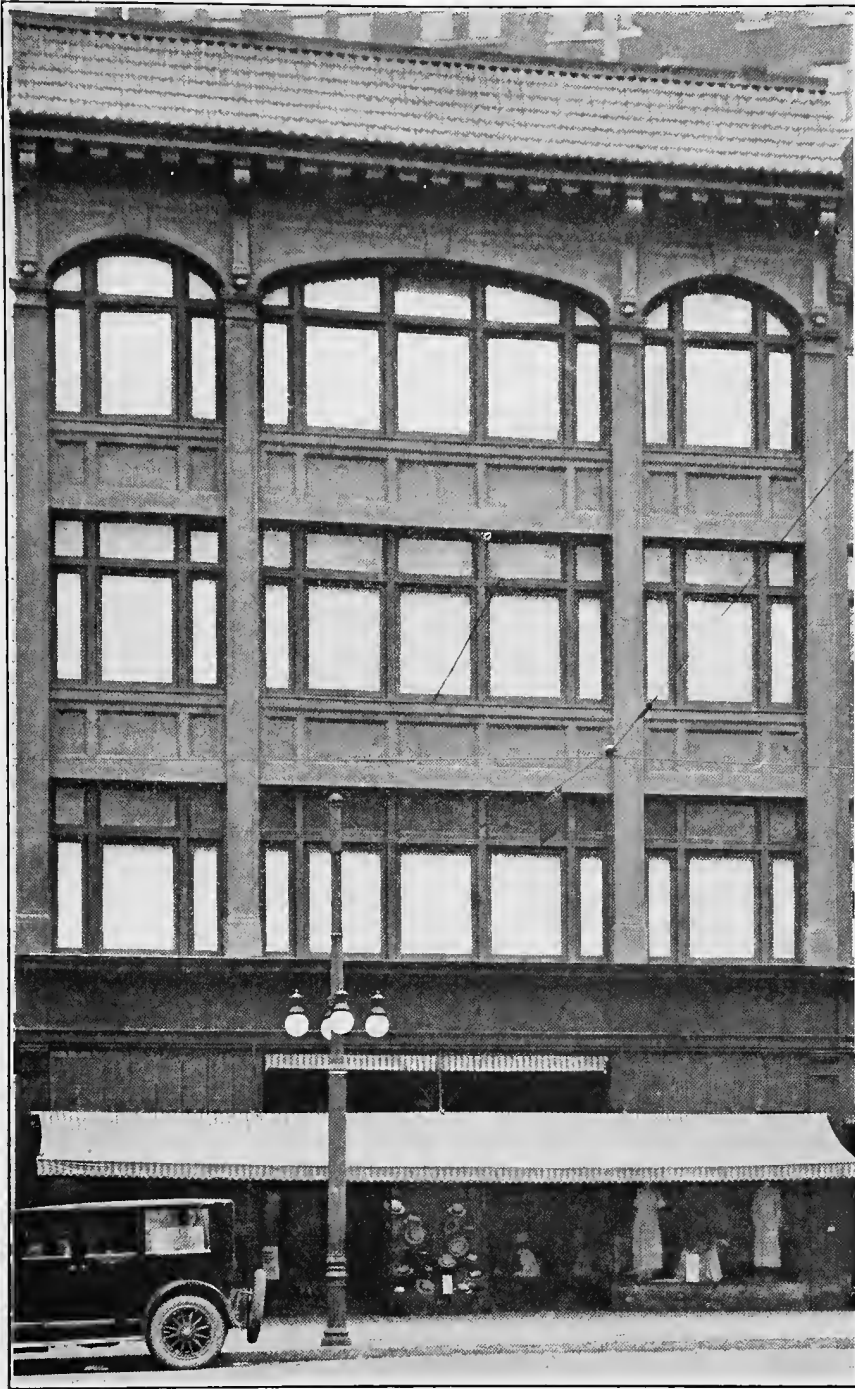
Plant of Binghamton Motor Car Co., 195-197-199 Water Street

HOME OF MARMON MOTOR CARS



RESIDENCE OF W. G. FAATZ
COR. NORTH AND FRONT STS.
OWNER OF BING. MOTOR CAR CO.





For 67 Years

"The Man's Store of Binghamton"

"The Boy's Own Store"

This year we've added an "Exclusive Specialty Shop
for Women" and "The Little Daughters' Shop"

*Whatever you buy from us must be right; money cheer-
fully refunded if it isn't.*

Weed's
INC.

83-85 Court St.

HERBERT W. FITZGERALD

Excavating Contractor

611 Press Building

Binghamton, N. Y.

R. J. FISH

TRUCKING

1 Chapel Place

Binghamton, N. Y.

Nationally Advertised Goods

For Half a Century

“B ABCOCK’S” has maintained a consistent policy of handling products from the world’s best manufacturers, everywhere recognized as standard, featuring among many lines—

Corbin Hardware, Devco Paints, Tiling, Steel Ceilings, Store Fronts, Kitchenware, Lighting Fixtures, Ammunition, Guns, Fishing Tackle, Electrics, Tools

Modern devices for improved housekeeping.
Fancy Ware of Silver, Nickle, Glass, China

B ABCOCK, HINDS & UNDERWOOD **D**
174 Washington **HARDWARE** 125 State Street

BABCOCK’S FOR HARDWARE

THREE ACRES

Of Floor Space Devoted to Showing Binghamton’s Finest Lines of

FURNITURE,
HOMEFURNISHINGS,
FLOOR COVERINGS

The largest Furniture Store between
New York and Buffalo

WE FURNISH THE HOME COMPLETE

THE FAIR STORE

13-15 Court Street, Binghamton, N. Y.

Coca-Cola

Delicious and Refreshing

A
DISTINCTIVE DRINK
IN A
DISTINCTIVE BOTTLE



Coca-Cola

HAS STOOD THE TEST OF TIME AND THE MOST SEARCHING INVESTIGATIONS OF SCIENTISTS. IS PURE AND HEALTHFUL. COCA-COLA IS A DELICIOUS, WHOLE-SOME BEVERAGE WITH AN INDIVIDUALITY ALL ITS OWN. REAL SATISFACTION IN EVERY BOTTLE.



SOLD THE WORLD OVER

ALWAYS USE FULL NAME
AND THUS AVOID IMITATIONS

HOOT
THE SUBSTI-
TOOT

Bottled Exclusively By

Binghamton Coca-Cola Bottling Co., Inc.

18 Leroy Street

Binghamton, N. Y.

Phone 261-W



*Bottles only—Straw it
—Just Whistle*

FOR SALE EVERYWHERE

in bottles only

Bottler and Distributor

WHISTLE
BOTTLING CO.

18 Leroy St. Phone 261-W

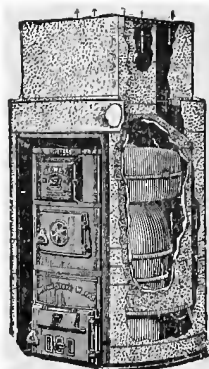


D. L. & W. SCRANTON COAL and BUILDING MATERIAL

J. W. BALLARD CO.

21 JARVIS STREET

Phones 467 and 2450



BRUUN & COMPANY
HARDWARE AND PAINTS

Pioneer Agents for JEWEL PIPELESS FURNACE
 AUTOMOBILE ACCESSORIES

135 Clinton Street, Binghamton, New York

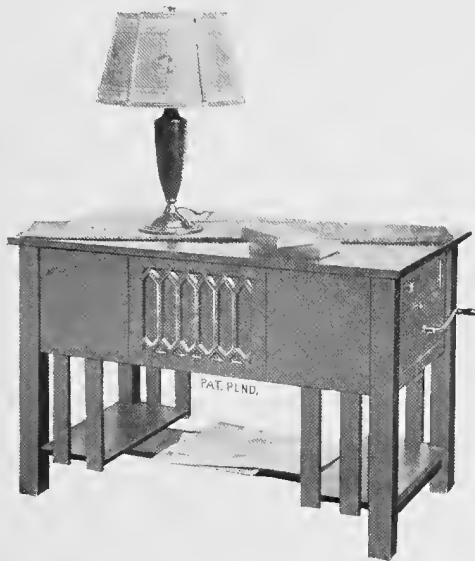
MALIVO



You can sit in your easy chair and enjoy your Favorite Selections with comfort

Electric or Spring Drive
Useful Musical - Ornamental

The MALIVO from which you hear no surface noise, has a rich, round and resonant Tone

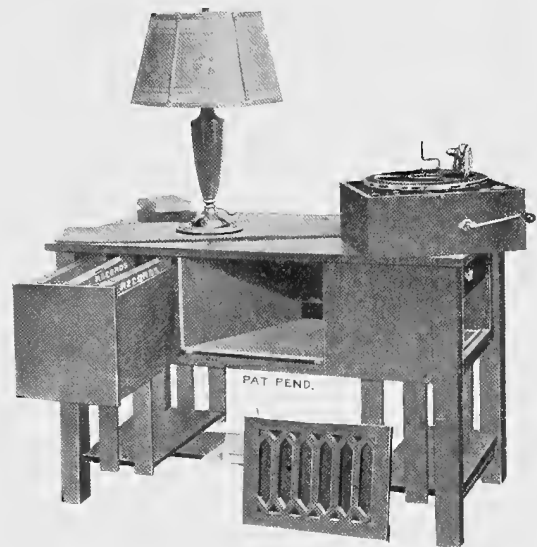


Plays all Records without extra attachments

You do not have to remove any Article on the Table to play the MALIVO

Table dimensions—44 inches long, 24 inches wide, 30 inches high.

Finished in Mahogany, Oak and Wicker



Seven records to one winding

Saves you money as well as space in your Home. One piece of Furniture filling the place of two.

Equipped with Automatic Stop

The Drawer may be removed from the Table and played separately. Adopted for Dancing or Camping Parties.

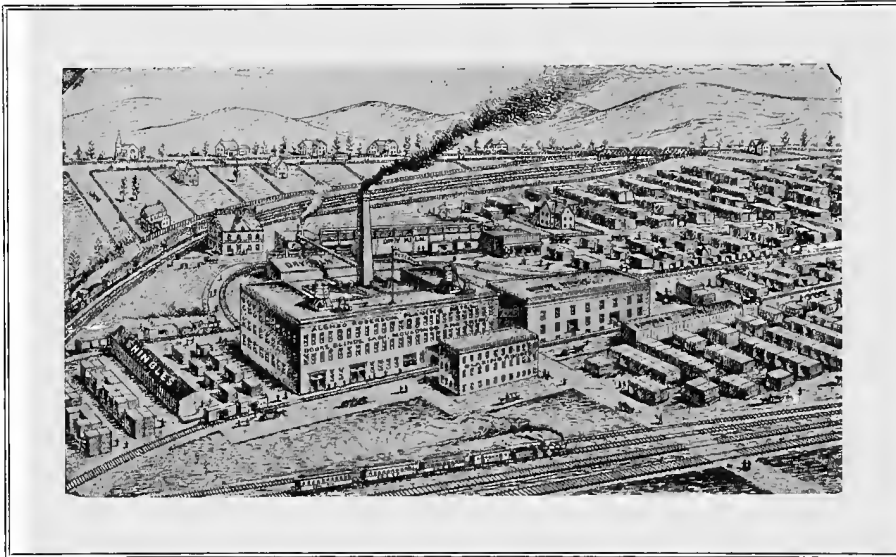
MANUFACTURED BY

The Library Phonograph Co.

General Office: 207 State Street
Opp. Armory Theatre Binghamton, N. Y.

A. ROBERSON & SON

Binghamton, N. Y. U. S. A.



Manufacturers and Dealers

Millwork and Lumber

DOORS

FLOORING

WINDOWS

CEILING

FRAMES

SIDING

TRIM

LATH

MOULDINGS

SHINGLES

WHITE PINE AND HEMLOCK

PEOPLES TRUST COMPANY

of Binghamton

Capital \$500,000.00

Surplus and Profits \$150,000.00

A strong financial institution, officered by men who are keenly interested in every progressive business movement and always ready to promote the interests of its clients and the community. This company offers its services in these capacities:

Commercial Account.

Interest Account, $3\frac{1}{2}$ Per Cent Paid Compounded Twice Yearly.

Executor, Administrator or Trustee of estates.

Guardian of minors and incompetents.

Agent for the collections of rents and interest.

Trustee of corporate bonds and mortgages.

Registrar and transfer agent of the capital stock and bonds of corporations.

Receiver and assignee of insolvent estates and corporations.

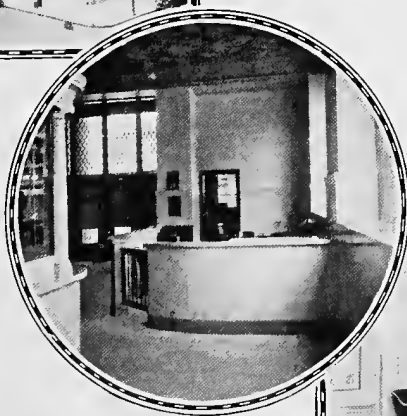
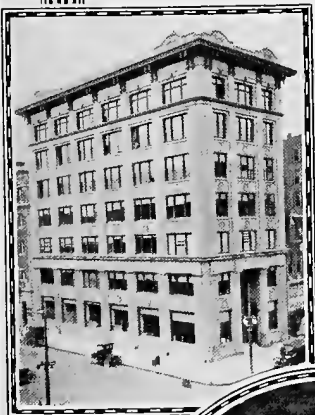
Safe deposit vaults.

Bonds and investments sold.

Mortgage Loans.



MAIN BANKING ROOM



DIRECTORS' ROOM



OFFICERS

President

Frank B. Newell

Vice-Presidents

Willis Sharpe Kilmer

Alonzo Roberson

Treasurer

Martin H. Sawtelle

Assistant Treasurers

Leroy R. Davis

Chas. F. Hemenway

Secretary

Thomas J. Keenan

Assistant Secretary

Mark H. Georgia

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George H. Barlow

Willis Sharpe Kilmer

Frank B. Newell

Alonzo Roberson

Theodore R. Tuthill

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Watts C. Bates

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J. Harry Underwood

Benjamin T. Ash

Thomas J. Keenan



OFFICE AND POWER PLANT



Binghamton Railway Company



Telephone 3242-W

B. K. SCUDDER

General Machine Work

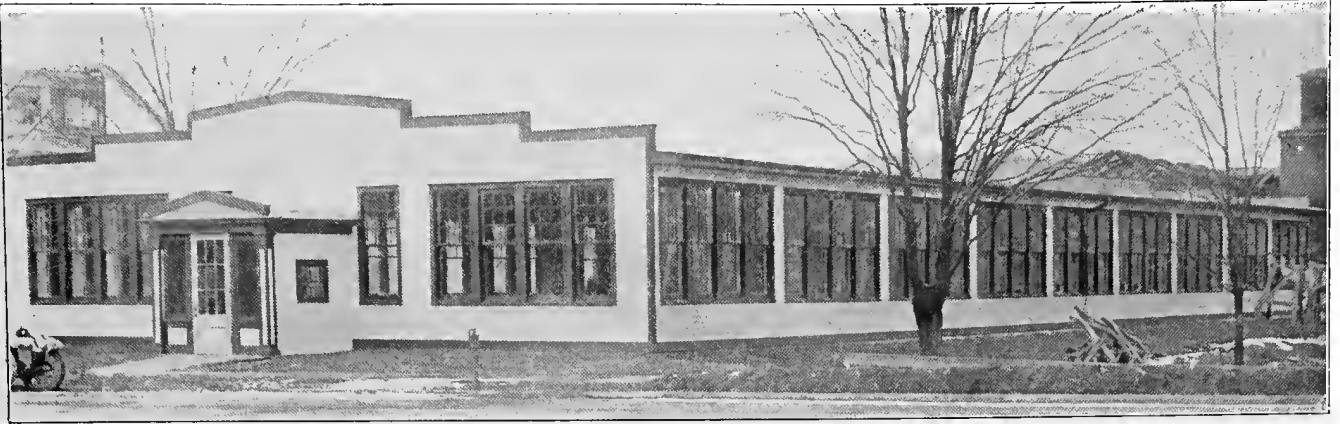
241 Water St., Binghamton, N. Y.

MECHANICAL
REFRIGERATING
SYSTEMS

—
USED MACHINERY



Electric Motors
Power Installation



W. L. JOHNSON COMPANY

Manufacturers of

GOODYEAR WELT

NORTH STREET, ENDICOTT, NEW YORK

T. A. MacClary, Pres.

S. D. Felton, Mgr.

John D. Brunner, Jr., Sec.-Treas.

ENDICOTT LUMBER AND BOX COMPANY

LUMBER AND BUILDING MATERIALS
COAL AND WOOD

23 Washington Avenue Endicott, N. Y.



Cadillac

Reo

White Trucks

Reo Trucks

Cleveland Tractors

John N. Benedict Co., Inc.

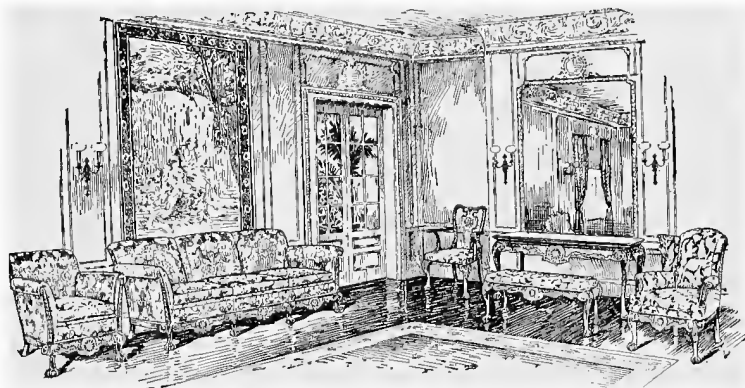
Binghamton, N. Y.

Norwich, N. Y.

Sherburne, N. Y.

STICKLEY'S

A Furniture Store That
Makes Permanent Friends



Stickley's Furniture Store Is a Binghamton Institution

And the commercial history of Binghamton is the trade history of this furniture store.

For over thirty-six years the name Stickley and Furniture have been synonymous in this beautiful valley.

To achieve the enviable position attained by this FURNITURE STORE as the reliable, largest and best store in the city to purchase furniture, and to maintain this prestige and supremacy means something more than mere every-day merchandising methods.

It signifies a policy that has proven most popular and most adequate in satisfying the widely varying needs of a buying public, viz:

**Dependable Furniture
for the Home and Office.**

Reasonable Prices

Maximum Value

Permanent Satisfaction

Impartial Courtesy

Helpful Service

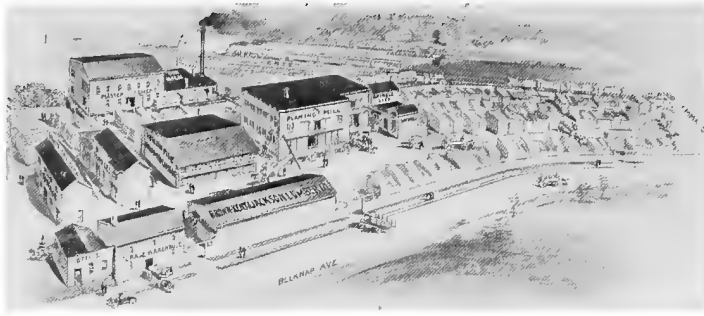
All these years we have served the buying public exactly as we would wish to be served if in the customers place.

The officers of the Stickley-Brandt Furniture Co. are Charles H. Hall, President; Harry B. Lacey, Vice President-Treasurer, and Miss Margaret F. Casey, Secretary.

**STICKLEY-BRANDT Co.
FURNITURE**

176 Washington St. and 127 State St.

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BROWN-KENT-JACKSON LUMBER Co., INC.

EVERYTHING IN

LUMBER, BUILDING MATERIAL, MILL WORK

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Office and Yard:
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"The Always Busy Store"



Women's, Misses' and
Children's Outfitters

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M. GARBER, Prop.

8 WILLOW ST. The "Square Deal" Towns "Square Deal" Shop JOHNSON CITY

ESTABLISHED 1900

The Levinson Manufacturing Co.

Makers of HIGH GRADE

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OFFICE
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FACTORY AND BRANCH
5 ABBOTT STREET
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FACTORY
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Carcinoma, Sarcoma,
Epithelioma, Lupus
and all allied malignant dis-
eases, internal and external

Cancers and Tumors in Jars
Patients Recovered,
Scientific System.
Its Verity and Merit Proved



DR. S. ANDRAL KILMER
Engaged in His Professional Work

A successful non-surgical De-Cancerizing system of treatment. No knife, X-ray,
radium or serum. Confinement to bed and loss of blood rare.

Come now for treatment, or write to
BINGHAMTON CANTORIUM AND SANITARIUM

Binghamton, N. Y.

Binghamton CanCertoium and Sanitarium



Send for Dr. S. Andral Kilmer's **Free Red Book** full of proofs and approvals; 48 pages, 58 illustrations and clinical reports of marvelous recoveries.



Manufactured by
GEO. Q. MOON & CO., Inc.
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Motor Cars
 and
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Geo. P.
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Krin-o-Lene Bi-Products Company
 Binghamton, New York U S A

THE ELITE DENTAL CREAM

Contains no pumicestone or other grit. Will be found beneficial in many mouth, tooth and gum diseases. Result of twenty-five years' laboratory work. After use you will long for the hour for "tooth wash" time to come again. Mailed anywhere in U. S. on receipt of 25c.

Smokers—Chloride of Potash, present in Krin-o-Lene, is an excellent deodorant for the breath. Try it.

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 SPRINGS, BELDEN, HARPURSVILLE,
 NINEVEH, AFTON,
 BAINBRIDGE AND SIDNEY**

R. D. DeMONEY

Proprietor

'Bus 'Phone 2744

Daily Except Saturday and Sunday—South Bound

Bus leaves Sidney 7:15 a. m.
 North Bound

Bus leaves Binghamton 11:00 a. m.
 South Bound

Bus leaves Afton 2:10 p. m.
 North Bound

Bus leaves Binghamton 5:00 p. m.
 Saturday Only—South Bound

Bus leaves Sidney 7:15 a. m.

Saturday Only—North Bound
 Bus leaves Binghamton 3:30 p. m.

Saturday Only—South Bound
 Bus leaves Sidney 6:30 p. m.

Saturday Night Only—North Bound
 Bus leaves Binghamton 10:00 p. m.

Sunday Only—South Bound
 Bus leaves Sidney 8:00 a. m.

Sunday Only—North Bound
 Bus leaves Binghamton 10:30 a. m.

Sunday Only—South Bound
 Bus leaves Sidney 4:45 p. m.

Sunday Night Only—North Bound
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Schedule Standard (old) Time

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LUMBER AND MILL WORK. ESTABLISHED IN 1850

Quality and Service

45 Collier Street Binghamton, N. Y.

Located in the heart of the city and carrying a large stock of carefully selected materials, we give our customers prompt delivery and honest value.

We are specialists in so-called "odd work" such as bookcases, mantels, carvings, veneered doors, stairs, etc., and manufacture them at short notice from any kind of rare or common wood. Our prices on these are consistent with the material required and with the highest quality of workmanship.

We think, and our customers seem to agree with us, that our stock goods, such as doors, sash, mouldings, frames, lumber, shingles, plate glass, etc. are about as good as can be obtained and yet our prices are no higher than those of our competitors.

We are always ready to furnish the prospective home builder with estimates, suggestions and samples, and welcome visitors to our factory and yards at any time.



National Cigar Box Co.

Binghamton, N. Y.

E. VAN NOSTITZ, President

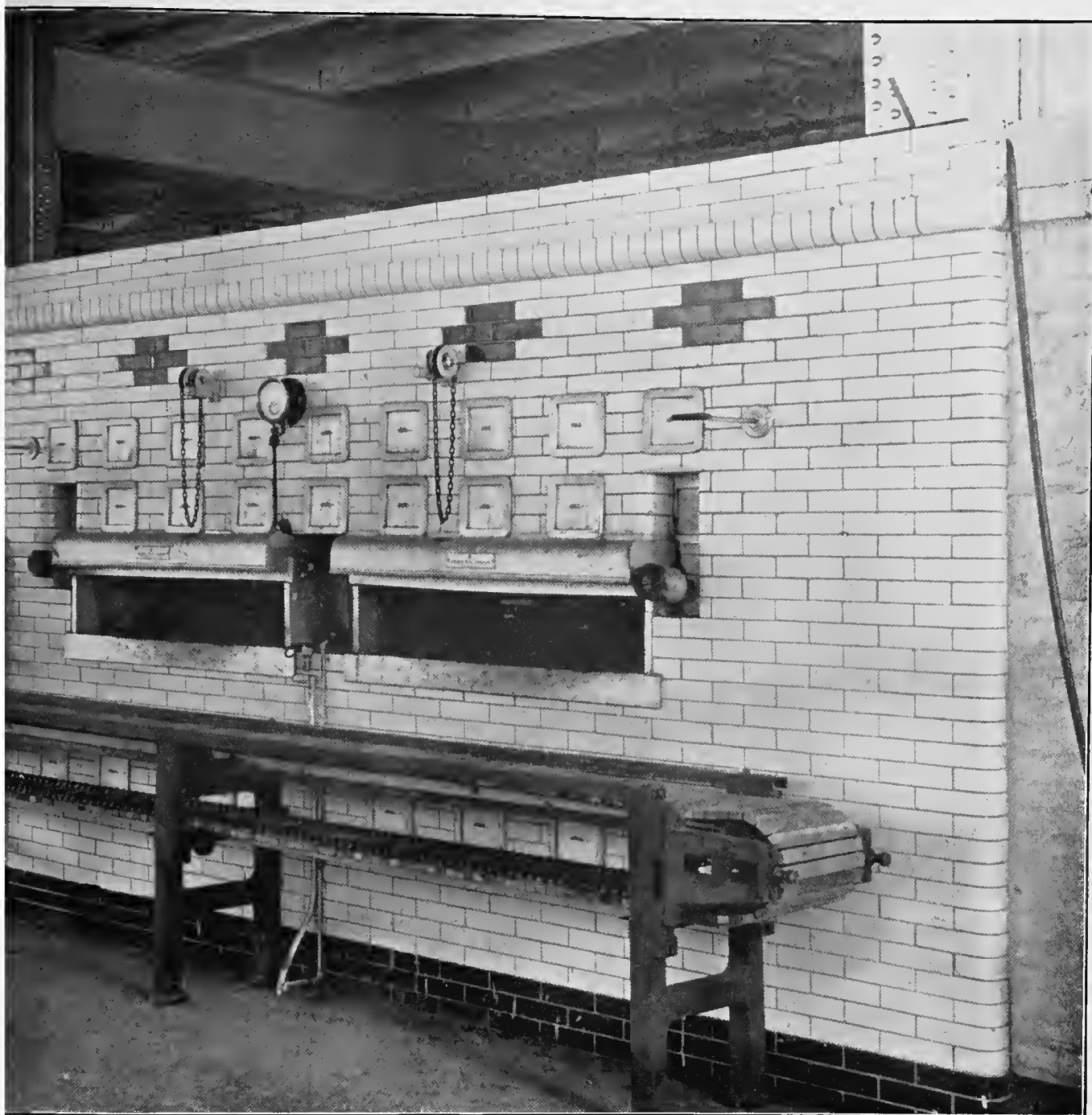
Best equipped factory devoted exclusively to the manufacturing of cigar boxes in New York state.

Capacity 7,000 boxes daily.



Russell-Spauldning Company,

[Four of the Twelve Ovens they have to use to make Blue Ribbon and Butter Krust Bread, and Spaulding's Cakes
---Silver Slice, Mephisto, Golden Sunbeam and Nut Bar.]



Wholesale Bakers, Binghamton

THIS BAKERY has become a great place for visitors, where they see bread making that requires over one hundred barrels of flour a day, also fourteen-hundred dozen crullers, fifteen-hundred dozen cookies, three thousand Cakes. Come in and see.

E. W. Joiner

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LONG DISTANCE HAULING

WE HAVE PERSONALLY SUPERVISED

AT THE MINES

THE PRODUCTION AND PREPARATION OF

15,000,000 TONS

OF

D.L.&W. SCRANTON COAL

Are We Qualified to Judge Coal?

Our Customers have the Advantage of
this knowledge which means

MORE VALUE PER DOLLAR

*"No Long Waits
No Short Weights"*

THE **TOBEY COAL CO.**



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MULFORD

*Funeral
Director*

AUTO SERVICE. 'Phone 1460

Lady Assistant When Required

82 Washington Street

Binghamton, N. Y.



D. G. MULFORD

For the past years the name of D. G. Mulford has been a familiar one to the citizens of Binghamton in connection with the business of undertaking and embalming. Mr. Mulford established the business in 1882 and most successfully conducted it until his death in 1901, since which time his estimable wife, ably assisted by F. A. Roberts as manager, has had charge. Mr. Roberts has been connected with the business since January, 1888. During Mr. Mulford's life time he was one of the city's most honored citizens and respected business men. The office and show room, at No. 82 Washington street, is fitted in taste and the line of caskets and funeral furnishings carried is one of the largest and most complete in the city, and of the finest quality. The embalming department is conducted under the latest scientific methods.

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LET ME CONDUCT YOUR NEXT SALE

My powerful and unique advertising ideas gain the absolute confidence of the purchasing public and crowd your store with buyers who will have renewed faith in your store and future sales.

All my sales are conducted with absolutely no misrepresentations to the public. I do not resort to "closing out" or "going out of business" sales unless that is the reason.

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PITTSFIELD, MASS.

PHONE 2141-W

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BINGHAMTON, N. Y.**Department
Store**Men's, Women's and
Children's Clothing**Moving
and Trucking
of All Kinds**

Special attention given to long hauling. Regular trips between Binghamton, Oneonta and Elmira. Work done with White Truck. Equipped with Pneumatic Tires.

Phone or Call 20-J

L. CHAMBERLIN

15 Stone Street

Binghamton, N. Y.

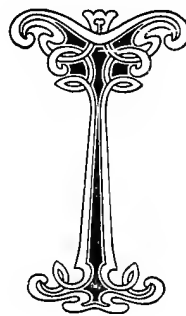
**Arthur W. Beilby
Funeral Director**CHAS. J. DAVIS
AssistantPhone 6141—34 Broad Street
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IN LEADING CITIESExecutive Offices
1639 Broadway
New York City**M. P. FRIES & CO.**
(INCORPORATED)**Dependable
Investments**1107 Press Bldg.,
Binghamton, N. Y.

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DENATURED and WOOD ALCOHOL.

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Varnishes and Shellac Gums



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119 Conklin Avenue, Binghamton, New York



THE PILOT

THE mightiest ship that plows the deep makes port with the aid of a Pilot. He brings to it PROFESSIONAL knowledge of shoals and rocks and an ability to apply that knowledge in a practical way.

The Captain, in accepting the assistance of the Pilot, sacrifices nothing of his command of the ship. His knowledge of his craft remains supreme.

Closely related to the Captain's faith in the expert knowledge of the Pilot, is the confidence which business executives—Captains of Industry—place in the organized Service of the Wylie B. Jones Advertising Agency. The function of the Wylie B. Jones Advertising Agency is the application of a professional knowledge of scientific merchandising as an aid to the management of any business. It is an interpretation of principles founded on the fixed laws of Demand and Supply. The operation of these laws is scientific. The good results

in conservation of time, energy, production costs and miscellaneous expense, are in proportion to the accuracy with which the laws are applied. Nation-wide achievements in a great variety of industries bear testimony to the comprehensive knowledge of the Wylie B. Jones Advertising Agency and the thoroughness of its application through its practical organized Service. If you make anything for which there is, or for which there may be developed a general Demand, you need the expert counsel of such a Business Pilot.

AN INTERVIEW CREATES NO OBLIGATION ON YOUR PART

The Wylie B. Jones Advertising Agency

Branches in England, Australia and the Far East

Principal Office Binghamton, N. Y.

N. B.—Among the many Organizations with which we have the pleasure of working may be mentioned:

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 Alle-Rheume Company Rochester, N. Y.
 American Oxidize Co. Worcester, Mass.
 Arrow Chemical Co. New York City
 Bacorn Company Elmira, N. Y.
 Bingo Company Binghamton, N. Y.
 Boro Chemical Co. Binghamton, N. Y.
 Carey Company Rochester, N. Y.
 A. N. Christie Newark, N. Y.
 A. J. Dash Company Buffalo, N. Y.
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 Dispatch Shoe Co. Binghamton, N. Y.
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 Howard Bros. Co. Buffalo, N. Y.
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 International Laboratories Binghamton, N. Y.
 Jones of Binghamton, Inc. Binghamton, N. Y.
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 P. W. Philo Jacksonville, Fla.
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 Rheuma Company Buffalo, N. Y.
 Sharp Rotary Ash Rec. Co. Binghamton, N. Y.
 Standard Poultry Service Binghamton, N. Y.
 Stearns Elec. Paste Co. Chicago, Ill.
 Stewart, The Shoe Man Binghamton, N. Y.
 C. H. Stuart Co. Newark, N. Y.
 Troy Chemical Co. Binghamton, N. Y.
 Victor Water Motor Corp. New York City.
 Ward La France Truck Corp. Elmira, N. Y.
 S. C. Wells Co. Le Roy, N. Y.
 Wendell Pharmacal Co. Syracuse, N. Y.
 Almon J. Wolfe Ithaca, N. Y.
 Wonder Talking Machine Co. New York City.
 Woodward Products Co. Binghamton, N. Y.

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Specially Selected Importations

HIGHEST GRADE HAVANA CIGARS

Romeo y Julieta, La Carolina, Hoydo de Monterrey, Castenada, Bock Panetella, La Corona, Manuel Garcia, Rey Eduardo (made in bond), High-Grade Cigarettes and Tobaccos. Schraffts, Lowney's, Park and Tilford Chocolates.

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Phelps Building

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505 Press Bldg. Binghamton, N. Y.

RALPH D. SMITH**ATTORNEY AT LAW**

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We handle nothing but the choicest Western Beef, Native Veal, Lamb and Poultry, Butter, Eggs and Cheese.

A full line of staple groceries sold at the lowest possible prices. GEO. KISTHART, Prop.

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WEDDING INVITATIONS, ANNOUNCEMENTS, ETC. CALLING CARDS FROM YOUR PLATE IN ONE DAY. MONOGRAM STATIONERY.

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Large Trucks on Pneumatic Tires
Monday, Wednesday and Friday to Oneonta

V. E. Cook, Pres.

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Plots in Binghamton, Endicott and Union.

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We Buy and Sell Everything in Second-Hand Cars
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LUMBER**

Shingles, Lath, Doors, Windows, Blinds,
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JOHN J. GRACE

Dealer in

Coal and Wood

5 Hawley Street

Binghamton, N. Y.



FRANK E. HARRIS CO. Inc.

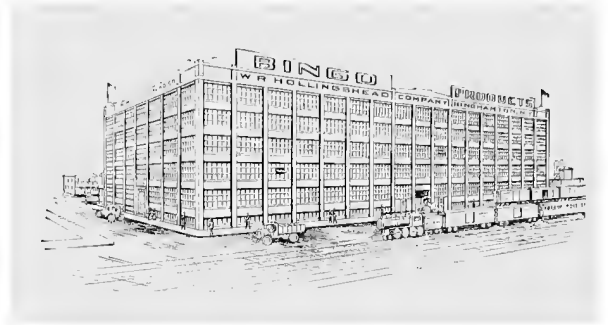
MANUFACTURERS OF

PURE FLAVORING
EXTRACTS

BINGHAMTON, N. Y.

Good Goods
Good Business
Good Advertising

Have Made



BINGO HOUSEHOLD PRODUCTS

INTERNATIONALLY KNOWN AND UNIVERSALLY USED

STARTING in 1916 in a small building on Leroy Street, Binghamton, N. Y., forced into larger quarters in 1918 and now in 1920 compelled to begin the erection of a modern five-story concrete building sums up briefly the remarkable success that has come to "Bingo Products."

Within the span of four years, "Bingo Products" have been placed in the homes of practically every community in the United States and in many foreign countries. The repeat business, the neighbor to neighbor praise of "Bingo Products" brings to us a certain pleasure in knowing we are producing good goods and it brings to us a responsibility. That responsibility is not alone to keep up the high standard of our products, but to keep the fair name of Binghamton and the Valley of Opportunity free from censure.

We recognize our responsibility and it is incorporated with our plans for making **Bingo Products** go.

THE POPULAR BINGO LINE

Bingo Washing Tablets
Bingo Blue
Bingo Perfumed Ironing
Wax
Bingo Stove Polish
Bingo Perfumed Bath
Powder

Bingo Shoe Dressing
Bingo Fragrance (Perfume)
Bingo Cooking Powder
Bingo Furniture Polish
Bingo Automobile Polish
Bingo Balm (Ointment)
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**We manufacture the Soapex line of Laundry Supplies
for Laundries and Hotels**

W. R. HOLLINGSHEAD COMPANY, INC.

BINGHAMTON, NEW YORK



The Power Plant
of the
Binghamton Light, Heat & Power Company

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GENERATING CAPACITY 17,000 HORSE POWER

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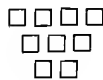
Supplying Following Communities:

City of Binghamton	Town of Union
Johnson City	Town of Dickinson
Village of Port Dickinson	Town of Fenton
Village of Union	Town of Binghamton
West Endicott	



Binghamton Light, Heat *and* Power Company

172 Washington Street Binghamton, N. Y.



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Treasurer

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Western New York Storage Co.

TELE-
PHONE 3437-W

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Charles
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STORAGE and
DISTRIBUTING

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New York

Our Motto. "Courteous and Efficient Service"

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26 Henry Street

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The Old Reliable Brand

S. K. CO.'S

GARMENTS

Manufacturers of Overalls, Coats, Shirts and
Pants for Working Men and Boys. Selling to
the retailer direct.

Our garments are made first class in every
way, full cut and only the best of materials
used.

174-176 WATER STREET

BINGHAMTON, N. Y.

(ESTABLISHED 1867—INCORPORATED 1906)

95 Court St.
Phelps Building

Nelson, Wadsworth & Alexander

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WE WRITE ALL LINES of
Insurance and represent
only companies of the very
best reputation for prompt
and fair settlements.

Our Service is Unexcelled

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BOSTON, MASS.



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FOR ALL PURPOSES



[*Mills* Johnson City, N. Y.
at Middleville, N. Y.
Millbury, Mass.]

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General Trucking

Vans for Long and Short Hauls

Seven Passenger Touring Car for Hire
Day and Night

Phone 1674-J

J. E. BUSH

General Trucking

FURNITURE MOVING—LONG DISTANCE HAULING

30 Telegraph Street

Binghamton, N. Y.

State Bank of Endicott

Endicott, New York

Commenced Business December 15th, 1919

AT CLOSE OF BUSINESS JUNE 30, 1920

(Condensed)

RESOURCES		LIABILITIES	
Loans and Investments	\$ 681,664.73	Capital	\$ 50,000.00
Liberty Bonds and Certificates of In-		Surplus	10,000.00
debtedness	69,113.79	Undivided Profits	5,569.61
Other Bonds and Securities	56,441.75	DEPOSITS	
Mortgages owned	113,640.00	Check	\$577,481.13
Furniture and Fixtures	7,533.92	Interest	\$509,637.77 1,087,118.90
Cash on hand and with Banks	225,328.35	Interest collected, not earned	1,034.03
	<u>\$1,153,722.54</u>		<u>\$1,153,722.54</u>

MEMBER FEDERAL RESERVE BANK

The Bank for Safety and Service

OFFICERS

D. C. WARNER, President GEO. W. JOHNSON, Vice President
E. L. BROWN, Cashier



Local and Long Distance Moving—SAFES, BOILERS, Etc.
Largest Warehouse, also Largest and Best Vans in the city. Pool Car Shipments Taken Care of

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Residence, 11 Arthur St., Phone 1282-W

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PETROLEUM PRODUCTS

MAINTAINING A LARGE FLEET
OF TRUCKS, LARGE STORAGE
TANKS AND FACILITIES FOR
THE DISTRIBUTION OF OIL
PRODUCTS

DISTRIBUTORS OF

TEXACO PRODUCTS

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—SIDNEY, N. Y.

—UNION, N. Y.

S. MILLS ELY COMPANY

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WHOLESALE GROCERS



PACKERS AND ROASTERS

of

Red Monogram Coffee

*The Coffee With the Aroma
and the Flavor*

The Model Store

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Binghamton, New York

George Hoch Automobile Repairs

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Painted on
ANYTHING
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FRANK J. KROBOTH, Jr., Prop.

Making four round trips
daily from Dean's Drug Store,
Chenango and Lewis Streets,
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From Sherwood Hotel in
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Time tables can be found in
all hotels.

Special rates to commuters
and school children.

We make connections with all
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Diamonds - Watches - Jewelry
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Etc.

We do all kinds of Watch,
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FRUIT PUNCHES A SPECIALTY

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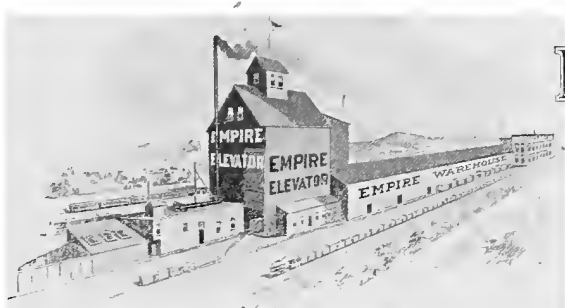
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Men's Furnishings, Hats and Shoes

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AND JUMBO SALTED
PEANUTS FOR THE
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Twelve years of faithful service and courtesy we have extended to our patrons. By honest dealings it made this store the largest tire store in the Southern Tier.

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McGILL & HOLFORD MFG. CO. Inc. Founders' Machinists

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Good Service

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Composed of

PURE WHITE LEAD—PURE ZINC—PURE LINSEED OIL

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BINGHAMTON'S COMMUNITY HOTEL

HOMELIKE HOTEL AT MODERATE RATES

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A popular luncheon place open from
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A la carte service in main dining room at any time

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Special Attention Given to Parties

THE SODA FOUNTAIN IN YE OLDE COFFEE SHOPPE

Now Open

Our fountain drinks are most complete and
the menu card shows exactly what each con-
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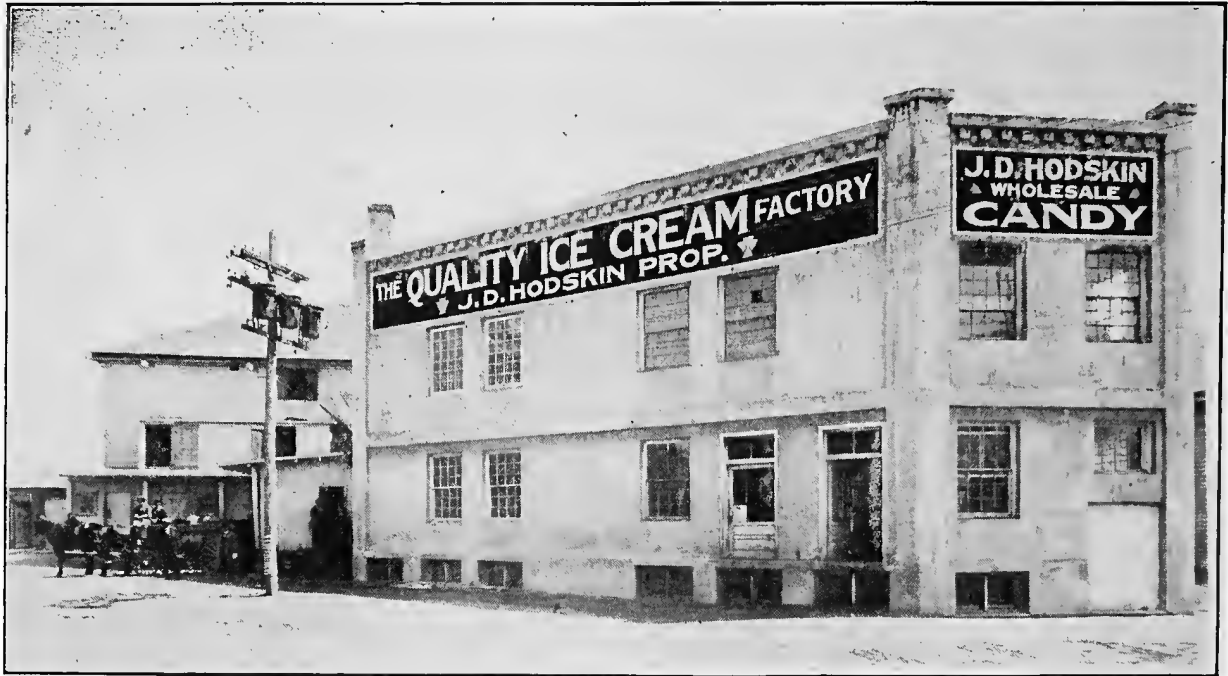
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Welcome

HOTEL BENNETT, Inc.

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GEORGE A. ACKER, Manager



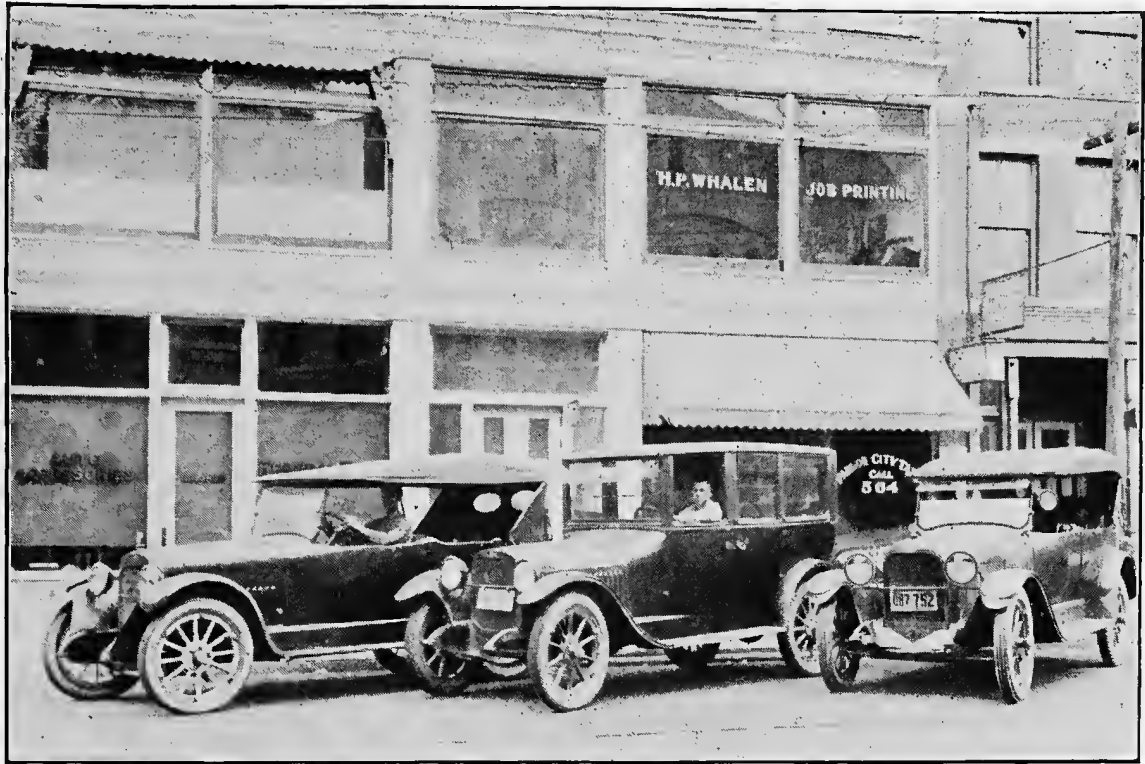


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ICE CREAM**

**The Highest Grade Ice Cream
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Prompt and Careful Attention Assured
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Phone 631

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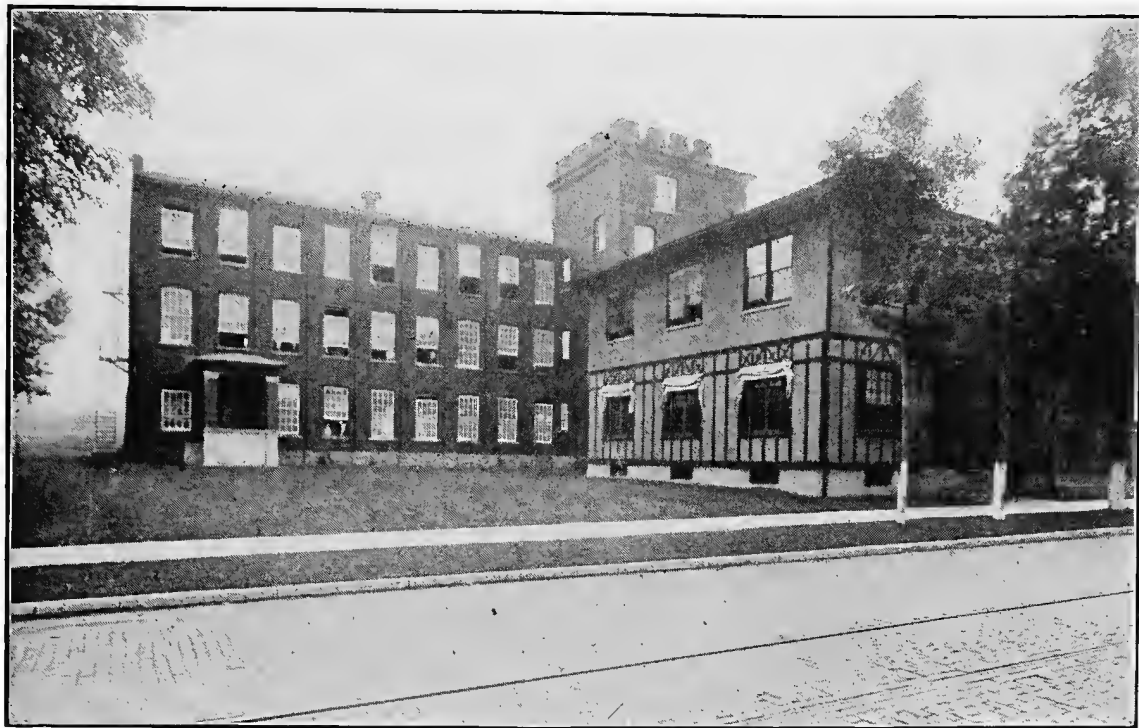
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High and Low Pressure
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Ornamental Iron and Welding Works

Manufacturers of

FIRE ESCAPES, STEEL STAIRS, BELT GUARDS, THREAD
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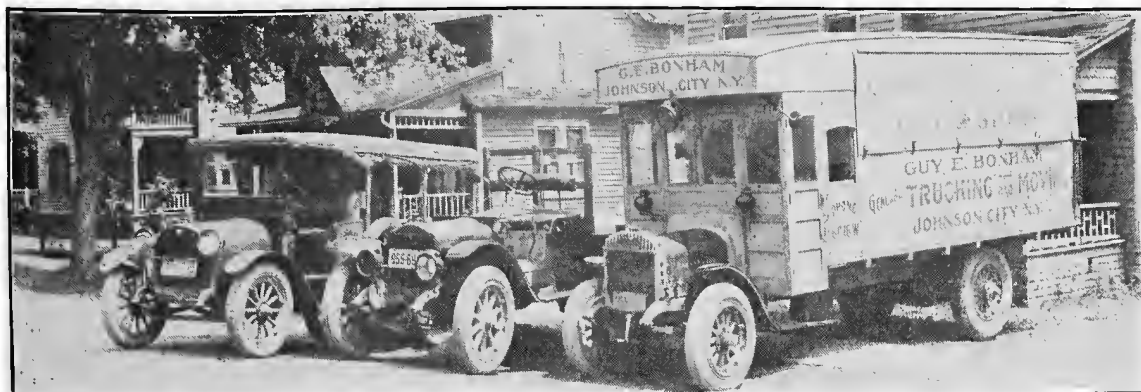
Workers Trust Company

at JOHNSON CITY, N. Y.

Capital	\$ 100,000.00
Surplus and Profit	100,000.00
Deposits	4,000,000.00

Its Officers, Directors or Employees cannot borrow or use in any way the Funds of this Company.

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Treasurer



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We Repair Automobile Radiators, Lamps, Bodies, Windshields, Mud-Guards, Tanks, Metal Dashes and Mufflers.

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We Sell Ford Honeycomb Radiators, with One Year Guarantee.

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Work Called For and Delivered.

Prices Reasonable.

First Class Work Guaranteed.



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Binghamton, N. Y.

HOME 395-R

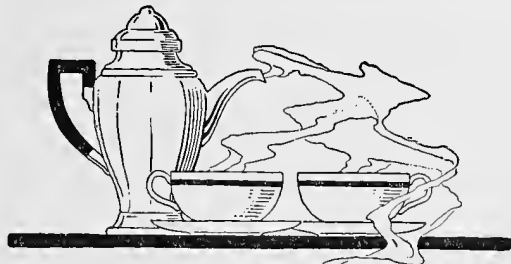


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MANUFACTURERS OF
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PARK AND CORBETT AVENUES

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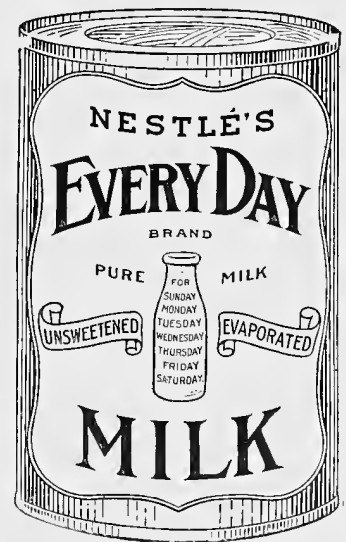
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*Let the delicate aroma fill
the air. Bring out the real
flavor of savory coffee with*

NESTLÉ'S
EVERY DAY MILK

*Always rich and creamy, it
makes delicious cakes and
candies, and makes the morn-
ing cereal taste better.*

NESTLÉ'S
EVERY DAY
MILK



NESTLÉ'S FOOD COMPANY



One of the business houses that has had a prominent part in the history of Binghamton is the music house pictured above. This business, established in 1865 by the Barrett Bros., was taken over four years ago by Weeks & Dickinson, a firm consisting of Edwin R. Weeks, who as a professional musician had toured all parts of the country, and Giles H. Dickinson, former manager of the Binghamton Republican, and since that time the business has grown by leaps and bounds, until to-day the name of Weeks and Dickinson is immediately associated with the slogan, "THE BEST OF EVERYTHING IN MUSIC."

WEEKS *and* DICKINSON

75-77 Collier Street

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Branch Stores at Endicott, N. Y., and Susquehanna, Pa.



HOME OF
THE MORNING SUN

Binghamton's
"ALL DAY" NEWSPAPER



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New York

MANUFACTURERS OF

Sportsmen's and Working Men's CLOTHING

"Dry Back" Hunting Clothing
"Dry Back or Money Back"

"Jiffy" Leggings



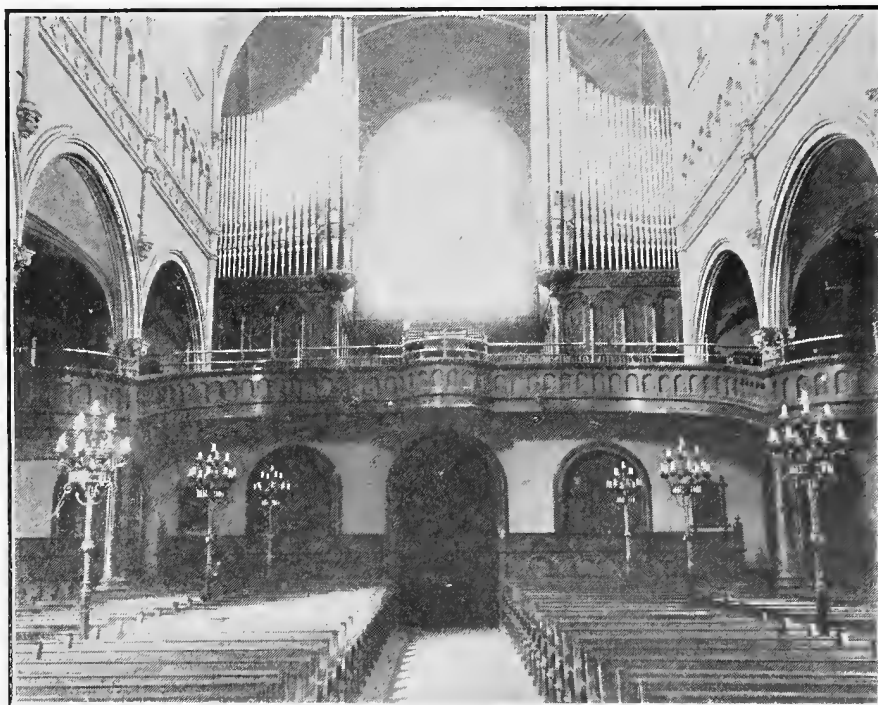
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39-41 SHERMAN PLACE
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Manufacturers and Retailers of
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"Direct From the Factory to You."

High Grade Bedroom Furniture



The Oldest Electric Pipe Organ in New York State
is located in St. Mary's Catholic Church,
Binghamton, N. Y.



A 3-manual 44-stop Beman Organ,
that has never missed a service for
over 26 years, with the original action
in it to-day.

See Us About the Regular Care of Your Organ or
Any Special Work Required.

*22 Beman Organs in This City.
and More Under Construction.*

**BEMAN
ORGAN COMPANY**

"Builders of Pipe Organs Since 1884."

BINGHAMTON, N. Y

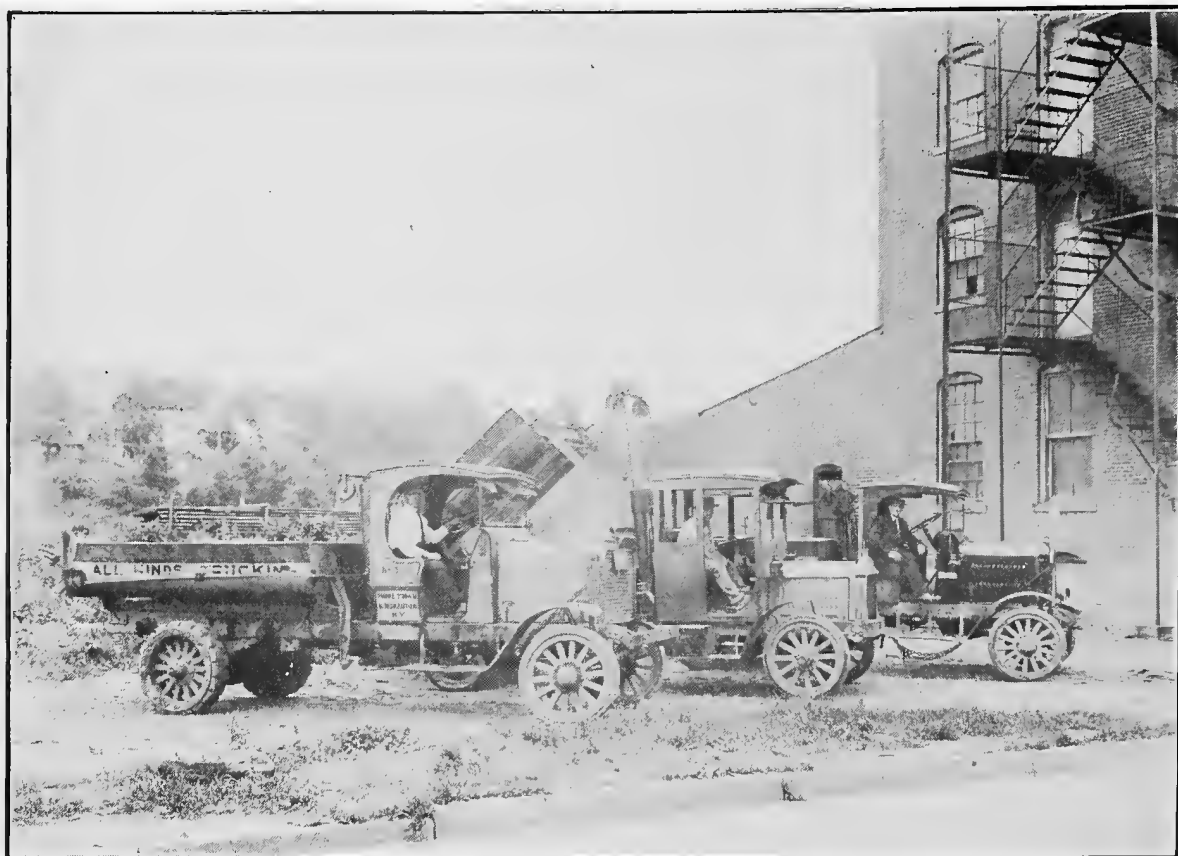
WOLCOTT MOTOR CO., INC.

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BINGHAMTON, N. Y.
ELMIRA, N. Y.
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MOTOR TRUCKS FOR GENERAL TRUCKING

27 Carroll St.

Phone 3304-M

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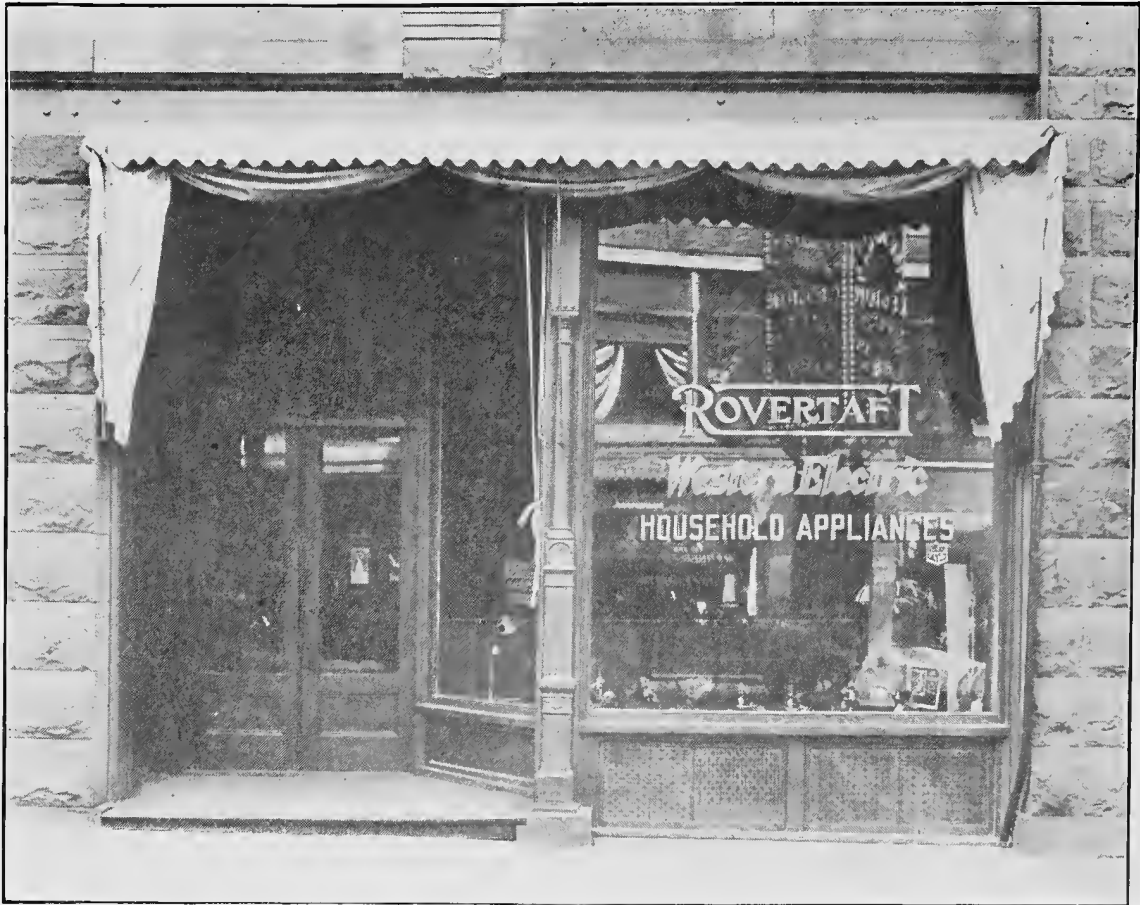
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GENERAL CONTRACTING

Steam Shovel and Teaming Outfit

CONCRETE WORK



ELECTRIC HOUSEHOLD APPLIANCES

Washing Machines
Vacuum Cleaners
Sewing Machines
Dishwashers
Etc.

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Sellers of Western Electric Quality Products

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Cash if you have it.

Credit if you want it.

SUN ENGRAVING CO.

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PURPOSES



SUN BUILDING, BINGHAMTON, N.Y.
TELEPHONE 1651

OPEN
DAY and
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Keeping Pace with the Growth of a Progressive City

CONVENIENTLY located in the heart of the business section of Binghamton and with every facility for the prompt, efficient and courteous handling of every banking want, this bank is particularly adapted to render service to

CORPORATIONS AND INDIVIDUALS

THE CITY NATIONAL BANK OF BINGHAMTON

“THE OLDEST BANK IN BINGHAMTON”



DUNN & McCARTHY

BINGHAMTON, N. Y.

DUNN & McCARTHY have the biggest volume of business of any shoe factory in the State, excepting our neighbors, Endicott-Johnson Corporation, and is the largest factory in the World making Women's Welt Shoes exclusively.

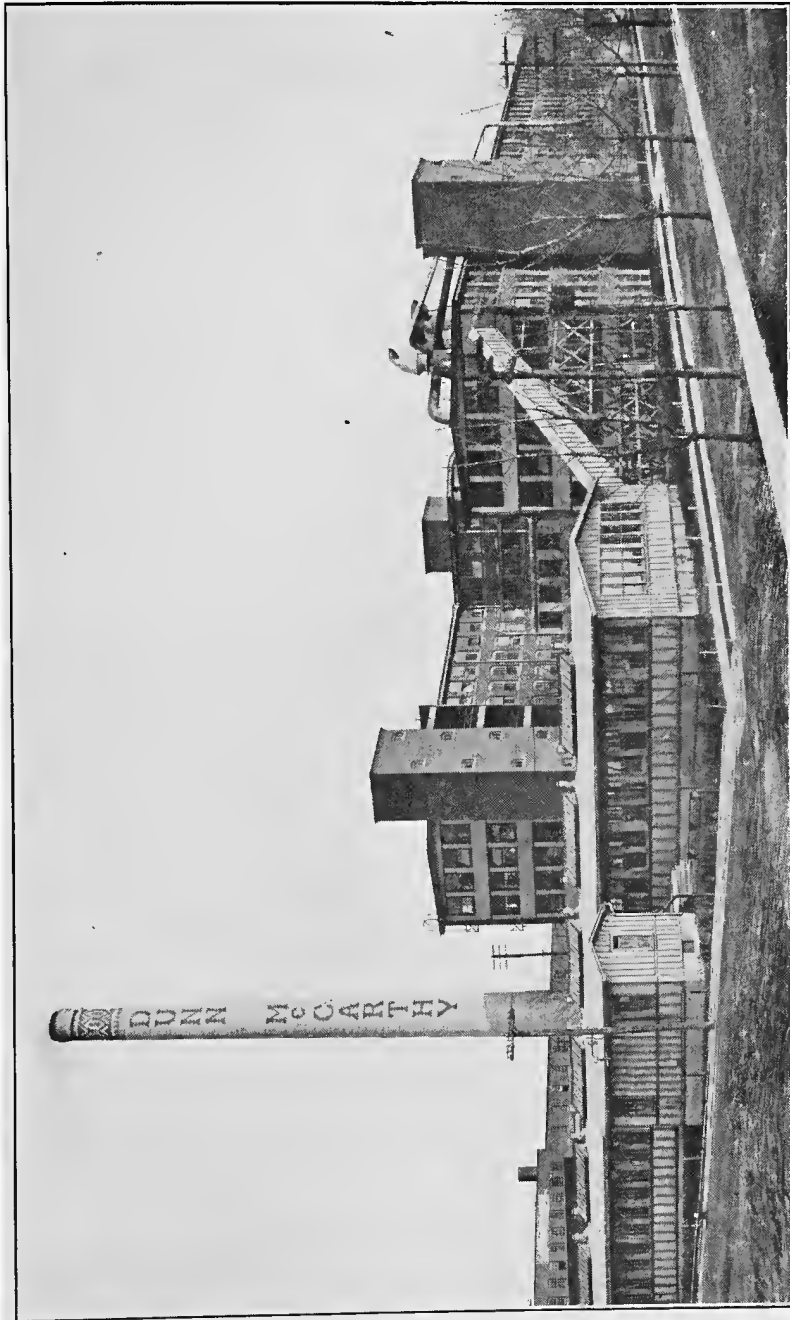
The present Corporation is an indirect outgrowth of a business established in 1866 in Auburn, N. Y. by John Dunn, Jr., and was incorporated in 1896.

The growth of the business since the building of the Binghamton factory has been quite rapid and the local factory alone is running at the rate of upwards of \$7,000,000 yearly.





Dunn & McCarthy encourage sports and recreation among their employees in every way. Here are the Athletic Committee, the Women's and Men's Basketball Teams and the Baseball Team.



Binghamton Plant of Dunn & McCarthy, Largest Factory in the World Making Women's Welt Shoes Exclusively

THE "1900" WASHER CO.



AMERICAN FACTORY of THE "1900" WASHER CO.

T'll jump in and
do the work

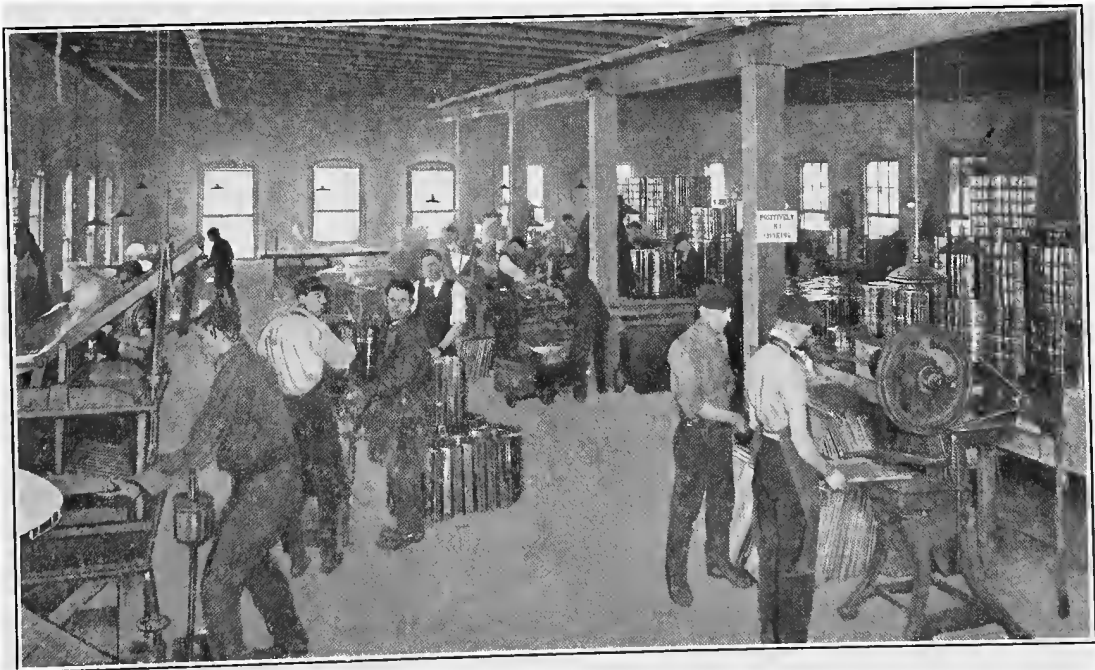
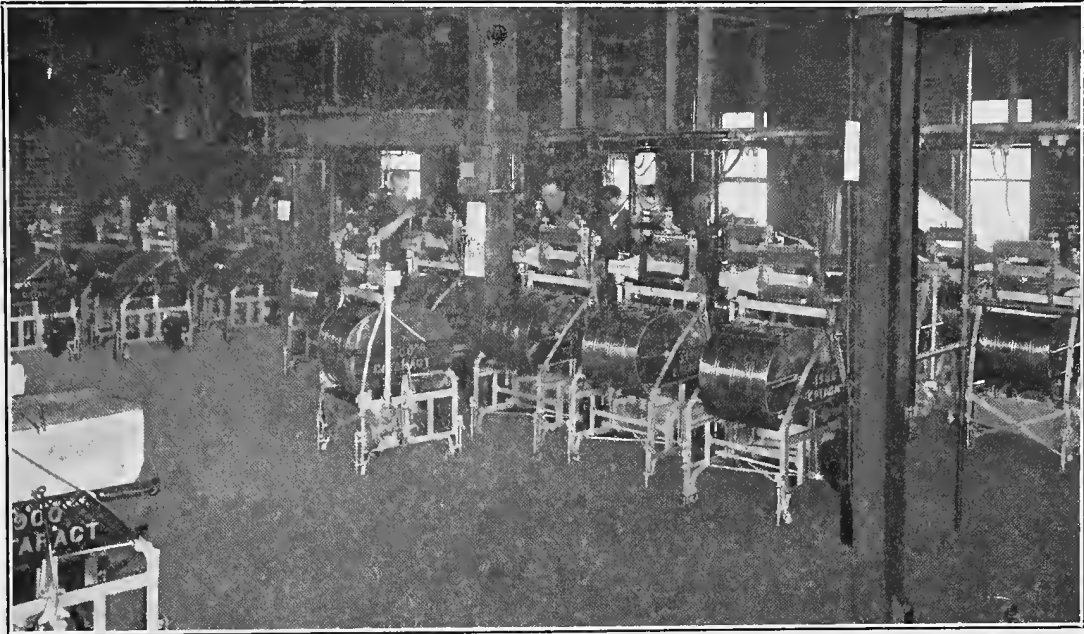


Manufacturers of The Celebrated Cataract, Agitator and
Standard Electric Washers—also, the Gravity Hand-Power
Washer.

T'll jump in and
do the work



"1900" WASHER CO.



UPPER—SECTION OF THE TEST ROOM

Each machine is given actual test for several hours with hot water in the copper tank; and must pass a thorough inspection, before being delivered to the crating room.

LOWER—VIEW OF THE COPPER ROOM

All Cataract tanks made out of high-grade sheet copper. All pieces are cut by dies and formed on metal frames thus assuring each tank being uniform.

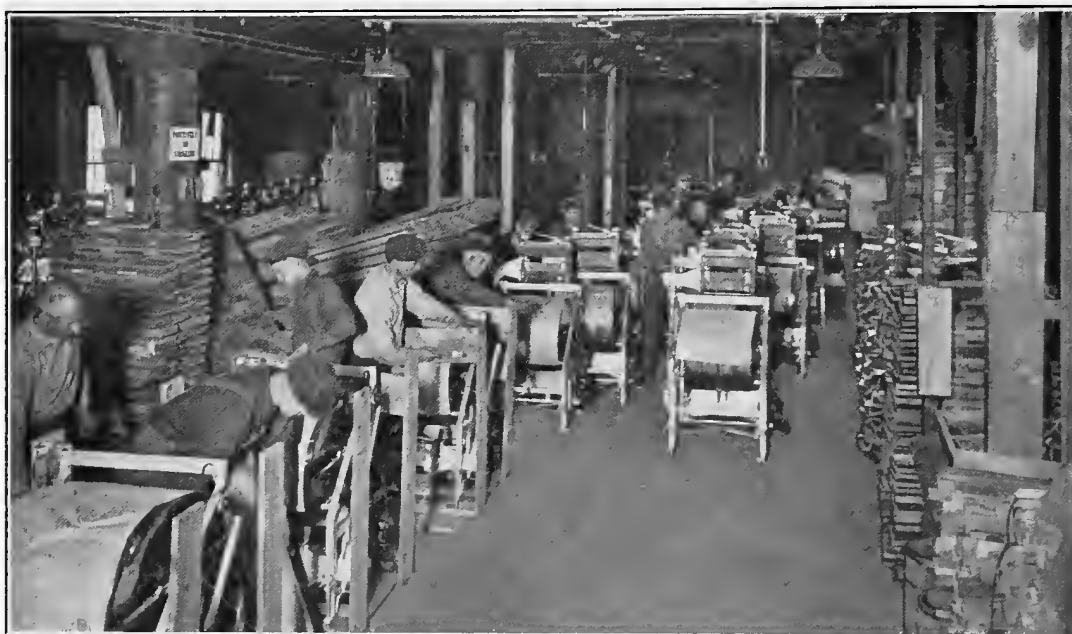
I'll jump in and
do the work



I'll jump in and
do the work



"1900" WASHER CO.



"I'll jump in and
do the work"



UPPER—SECTION OF CRATING ROOM

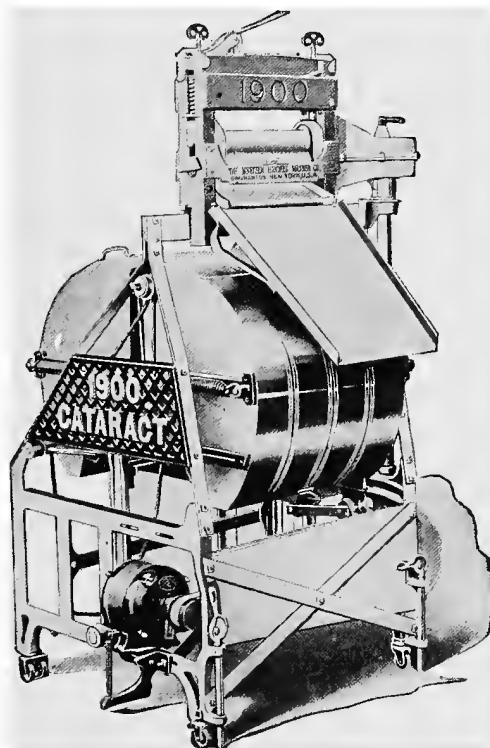
All machines are shipped crated in the best lumber that can be secured.

LOWER—STORE ROOM

"I'll jump in and
do the work"



"1900" WASHER CO.



CATARACT MACHINES 8 and 12 Sheet Capacity

All Metal Machine, Swing Reversible Wringer, No Cylinder to Lift Out and Clean. The Machine with the Perfect Figure 8 Motion, Forces the Water In, Under, Over and Through the Clothes.



I'll jump in and
do the work



I'll jump in and
do the work





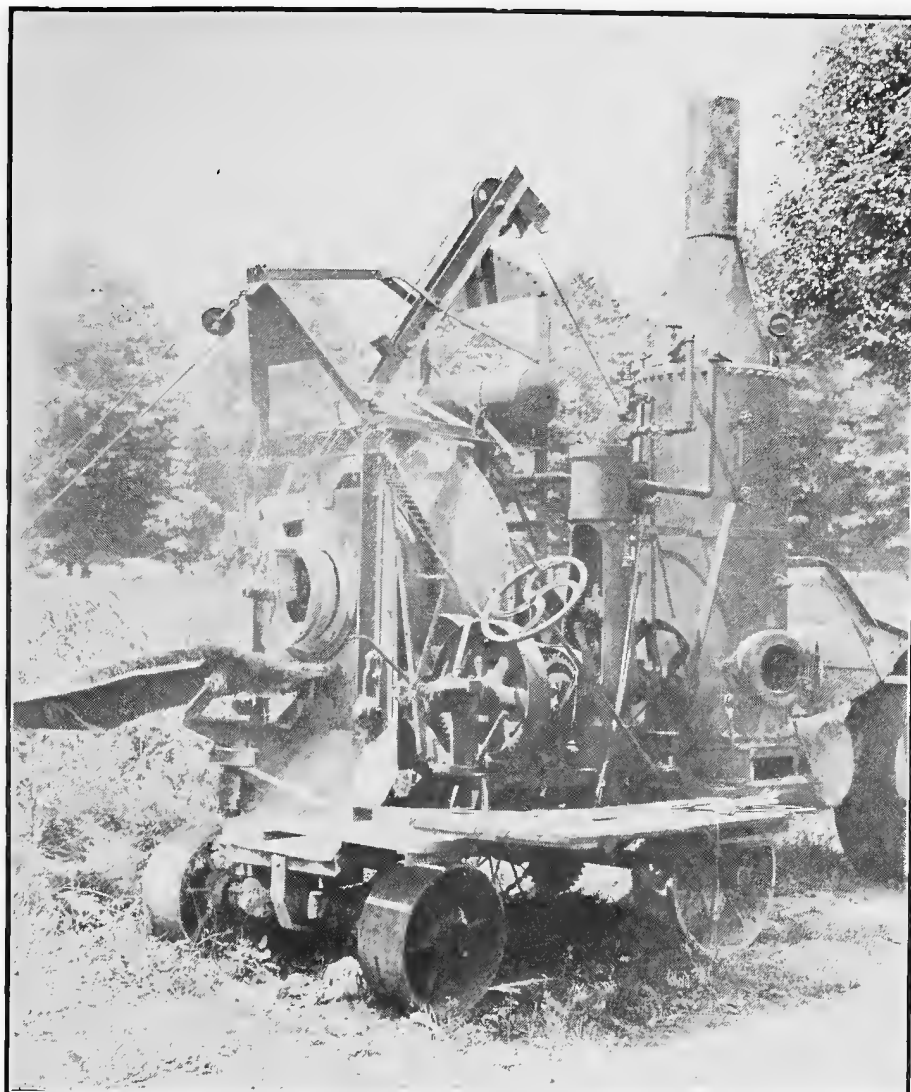
STENTO & SARAFINI

54 Court Street, Binghamton, N. Y.

TELEPHONE 1698



EXCAVATION CONTRACTOR
PAVING AND SEWERS



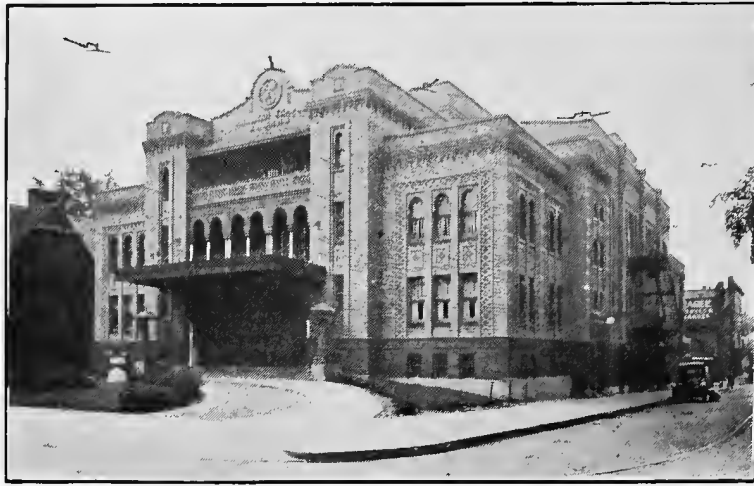
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General Construction Work



KALURAH TEMPLE, BINGHAMTON

ONE OF THE MANY FINE BUILDINGS CONSTRUCTED BY

JONES, BEERS COMPANY

General Contractors

CABINET MAKERS

and Manufacturers of

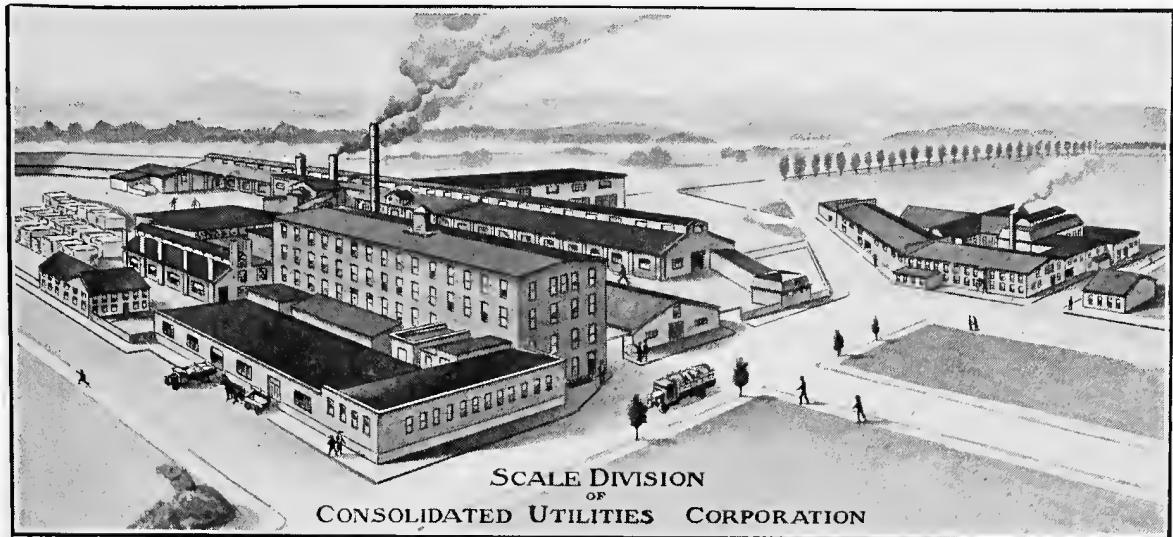
GENERAL MILL WORK

BINGHAMTON, NEW YORK



OFFICE, MILL AND YARDS

329-333 WATER STREET



ANNOUNCEMENT

of the Consolidation of

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"JONES, HE PAYS THE FREIGHT"

Binghamton, N. Y.

Scale Works

OSGOOD SCALE DIVISION

Binghamton, N. Y.

Scale Manufacturers

EMCO MANUFACTURING CO., Inc.

Binghamton, N. Y.

Automobile Accessories

**WOODWORTH MANUFACTURING
CORPORATION**

Niagara Falls, N. Y., Niagara Falls, Ont.

Automobile Accessories



**A Big New Force Toward
Binghamton's Future Growth**

CONSOLIDATED UTILITIES CORPORATION
BINGHAMTON, NEW YORK :: :: :: U. S. A.

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A. C. DEYO, Vice.Pres.

GEO. J. MICHELBACH, Sec. and Treas.
C. P. DEYO, Asst. Sec. and Treas.

CHARLES McKINNEY C O M P A N Y

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S C R A N T O N



C O A L

B I N G H A M T O N , N . Y .

1851

1920



NEWELL & TRUESDELL CO.

IMPORTERS and
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TEAS, COFFEES, MOLASSES, CANNED GOODS

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BINGHAMTON, N. Y.

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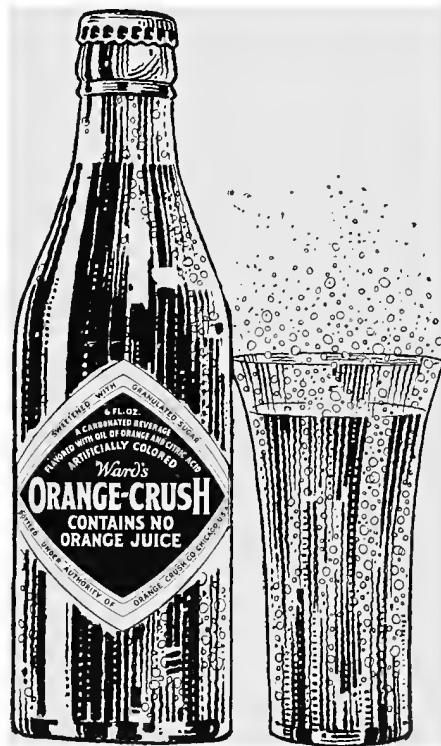
Orange Crush Bottling Co.

Owned by

Purity Beverage Corporation

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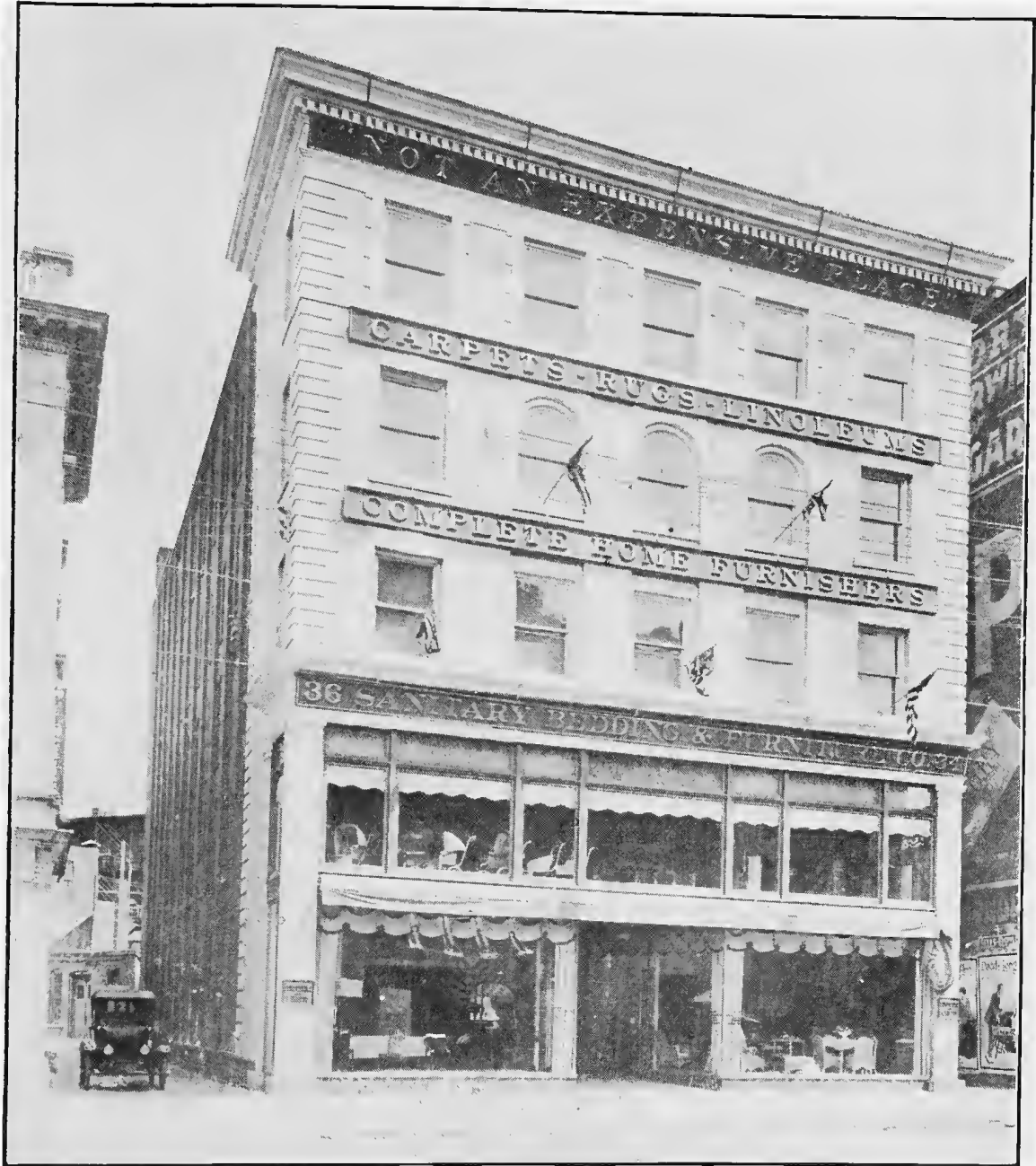
*-tempting tang
of lemons*
Ward's
**LEMON
-CRUSH**



*-like
oranges?*
drink
**ORANGE
-CRUSH**

Order a Case for Home
TODAY

Phone 3727



Sanitary Bedding & Furniture Co.

NOT AN EXPENSIVE PLACE

COMPLETE HOME FURNISHERS

34-36 CHENANGO STREET, BINGHAMTON, NEW YORK



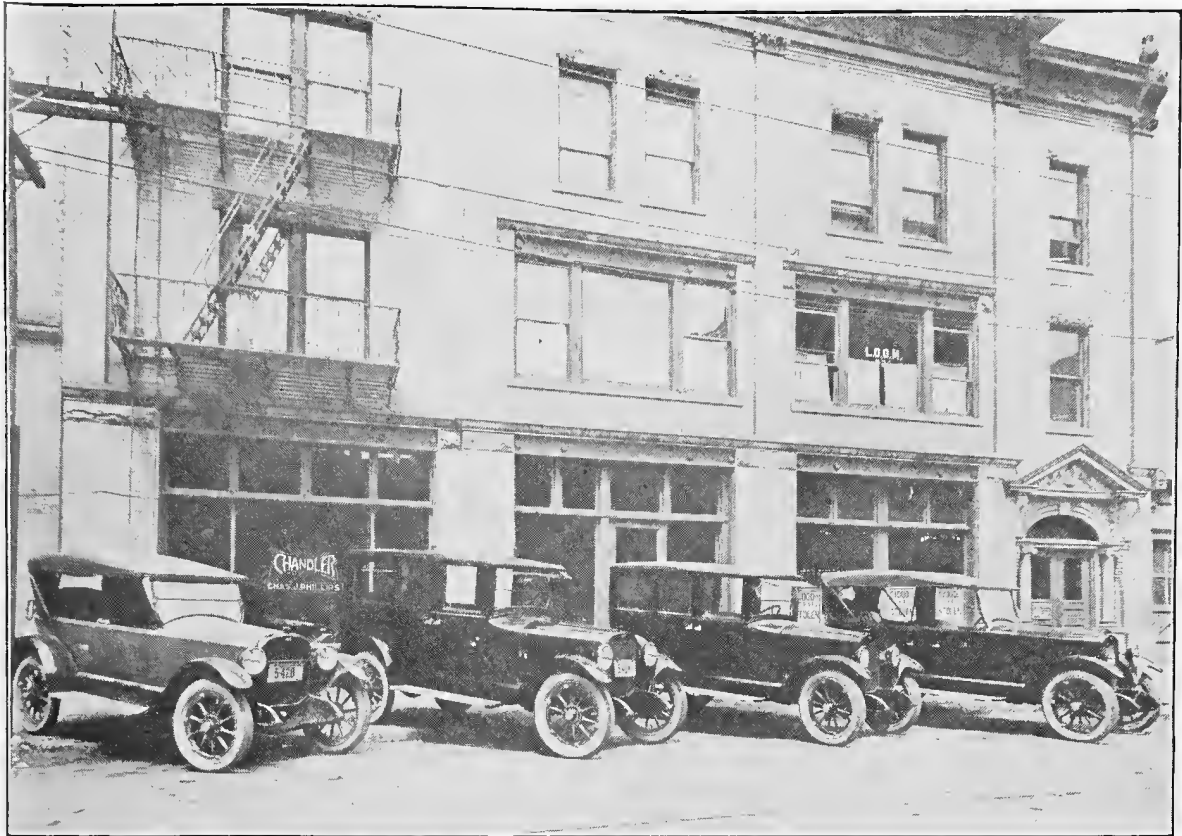
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BINGHAMTON, N. Y.

Wholesale and Retail Dealer in

New and Used Automobiles
and Accessories

Phone 1655
216-224-226 State St.
Cor. Lewis

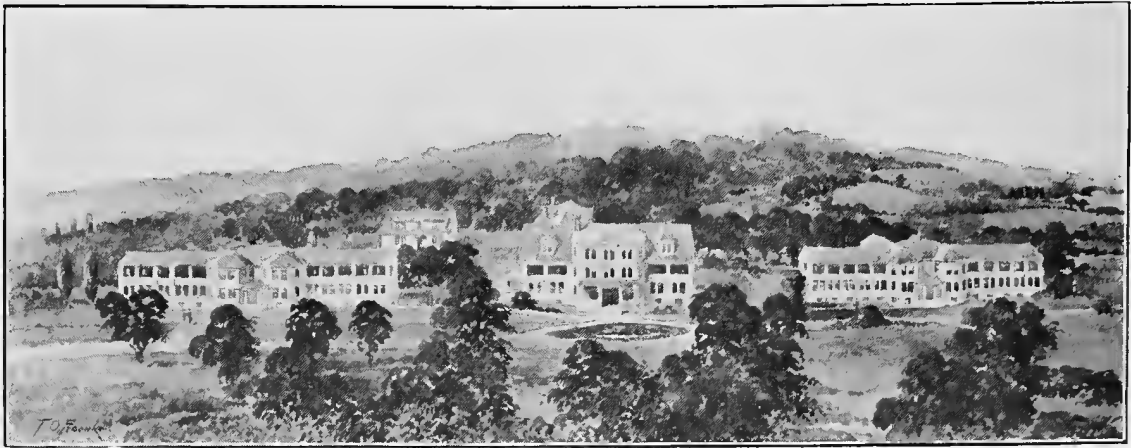


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Distributor of

CHANDLER and CLEVELAND
A U T O M O B I L E S

B I N G H A M T O N , N . Y .



BROOME COUNTY TUBERCULOSIS HOSPITAL, BUILT BY US.

KLEIN & GRIFFIN

GENERAL

CONTRACTORS

BENJAMIN KLEIN
29 Highland Avenue
PHONE 1022 M

JUSTIN M. GRIFFIN
27 Division Street
PHONE 511 R



ANSKO CAMERA WORKS, JOHNSON CITY, N. Y.

Ansko Company

ONE of the largest industries in the city of Binghamton is the Ansko Company, manufacturers of the famous line of Ansko photographic supplies. In the development of the art of photography as well as in the evolution of the amateur camera, Ansko Company has played a most important part.

It may be of interest to note that while painting, sculpture, carving, etching, and engraving were all highly developed arts hundreds of years ago, some of them dating back to before the Christian era, it was not before the nineteenth century that the art of photography came into being as a result of the development of the sciences of chemistry and optics.

Not until about the year 1840, through the joint experiments of Daguerre and Niepce, and those of Fox Talbot, was a genuinely practical though extremely crude photographic process devised and put into operation. That is but a little more than three-quarters of a century ago, and for more than sixty years of this period the Ansko Company and its direct predecessors, the E. & H. T. Anthony Company, and the Scoville & Adams Co., have been evolving, manufacturing, and distributing cameras, photographic apparatus, and photographic materials of all kinds.

Thus Ansko Company's predecessors were the pioneers in the photographic industry in America.

Due, however, to matters of policy on the part of the earlier companies, the manufacturing end was never thoroughly promoted until the present organization came into being in 1908. Today it stands as the second largest photographic manufacturing business in the world.

In Binghamton, the Charlesstreet Plant of Ansco Company consists of seventeen buildings devoted to the manufacture of sensitized paper and roll films for amateur cameras. There

also is maintained the Research Laboratory, where constant research and experimental work in photography are pursued.

The Ansco Camera Works are located in Johnson City, N. Y., less than a mile and a half from the Charles Street Factory, and there all of the amateur hand cameras and professional cameras and apparatus are manufactured. Three and one-half acres constitute the grounds of the camera works, and exceptional shipping facilities are afforded by direct switches from both the Lackawanna Railroad and the Erie, entering on either side of the factory.



Birdseye View of a Portion of the Charles Street Plant of Ansco Company.

A fact that should be of interest to everyone is the amount of care that is required to produce a pocket camera. While the average camera owner realizes that his instrument is an ingenious affair, he little imagines that a camera such as, for example, the No. 3A Fold-

ing Ansco, requires 1,299 operations in the process of construction, and consists of no less than 272 separate and distinct parts, not including those of the shutter, which has a great many in itself.

Recently a plant was also completed at Afton, N. Y., where raw material used in film manufacture is being produced.

There are nearly a thousand employes on the Ansco payrolls, many of whom have appeared on it for more than a quarter of a century. A fine spirit of comradeship and co-operation exists among them. They are just one big, happy family, working and playing together.

The company has branch offices and distributors in New York, Chicago, San Francisco,



CYKO PAPER FACTORY

Portland, Oregon; Atlanta, Georgia; and Toronto, Canada. Ansco, Ltd., London, is the European agency. Ansco products can be procured in Japan, China, India, Australia—in fact, all over the world.

The Ansco Pyramid sign hangs in front of more than 7,000 dealers' stores in the United States to-

day and the company really feels that it has just begun to grow.

Ansco Company has done much toward the industrial development of the City of Binghamton, locally, and has added much to its prestige abroad. It is an industry which is destined to continue to grow and to aid materially the prosperity and contentment of the "Parlor City."



PANORAMIC VIEW OF AFTON PLANT

The Master Camera

All the knowledge and skill of sixty years' camera making has been concentrated in the Ansco V-P Speedex No. 3—a superb pocket companion for anyone who appreciates that which is the best of its kind.

With the finest of fine lenses and shutter equipments, it produces sharp, clear $2\frac{1}{4} \times 3\frac{1}{4}$ inch pictures in rain, sunshine or shadow.

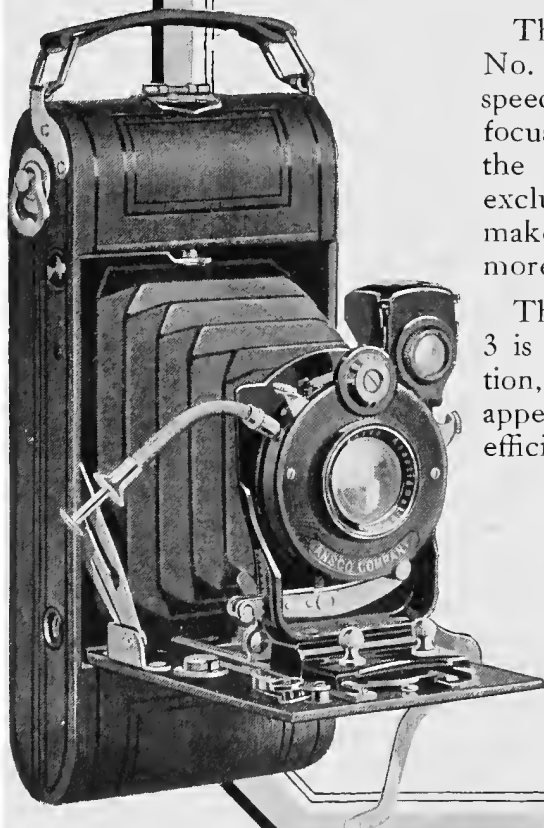
ANSCO
CAMERAS & SPEEDEX FILM

The user of the V-P Speedex No. 3 can quickly change the speed, the lens opening and the focus without losing sight of the image in the "finder"—an exclusive Ansco feature which makes picture-taking easier and more certain.

The Ansco V-P Speedex No. 3 is extremely simple in operation, exceptionally beautiful in appearance and extraordinarily efficient.

*Ask your dealer for a Catalog
of Ansco Cameras, or
write direct to*

ANSCO COMPANY
BINGHAMTON, NEW YORK





It's the film
that makes
the picture



No matter how beautiful the scene, how expensive the lens, how efficient the shutter, unless your film is *right*, complete success in taking pictures cannot be attained.

Ansco Speedex Film

excels in recording pictures faithfully and as rapidly as is demanded, at all seasons and in all climes.

It is the original and the perfect film. Adapted for use in any roll film camera.

Write for Ansco Speedex Film Booklet

Ansco Company

Binghamton, N. Y.

Twenty-Five Years in Business is the GLOBE STORE'S record



FOR A QUARTER OF A CENTURY this store has been one of the city's busy stores, dispensing to the **Plain, Good People** Staple Moderate Priced Merchandise. This store was first known as the Globe Warehouse located on Upper Court Street. Was at that time, as it has ever since been, backed by the Morgan

Co. Wholesale Dry Goods Jobbing House. The Globe Store enjoys the distinction of being the only large department store adhering to a **Strictly CASH** plan for doing business both in buying and selling as well.

OUR CASH PLAN IS DISTINCTIVE

We are what might be termed a **BAR-GAIN STORE**. This, not in a sense of keeping inferior merchandise but dependable merchandise under priced.

REMARKABLE GROWTH RECENTLY

Since war prices came hundreds of people have looked for new places to do shopping. This store has enjoyed a rapidly increasing business while the High Priced Stores have lost out.

STAPLES OUR SPECIALTY

Every store as well as individual has what might be termed their **Hobby**. Ours is "Dependable Merchandise for the Dependable People"—Cotton, Wool and Silk Yardage Goods, Made-ups of all kinds, or Ready-to-Wears, Gloves, Hosiery and Underwear, Men's and Boys' Wears of all kinds, Rugs, Draperies, Curtains, House Furnishing Materials, Etc.

Respectfully yours

GLOBE STORE

161 Washington St., Binghamton, N. Y.

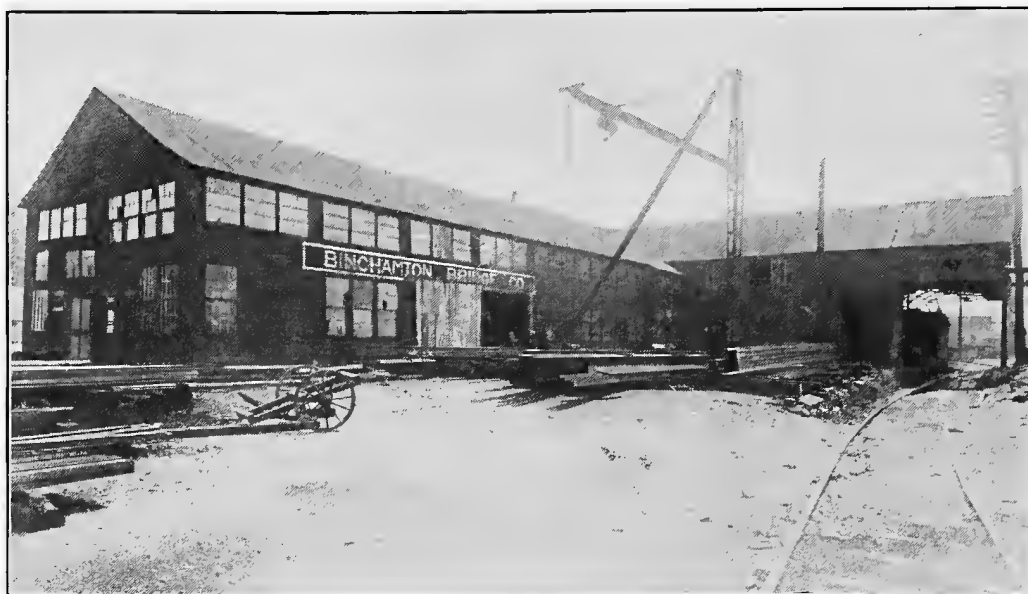




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BINGHAMTON, N. Y.

MANUFACTURERS
WHOLESALE DRY GOODS
HOSIERY AND NOTIONS



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OFFICE: ROOM 1104 PRESS BUILDING
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A Record of Fifty-three
Years of Continuous
Growth and Prosperity

Oldest and Largest
Savings Institution
In the Southern Tier

The Binghamton Savings Bank

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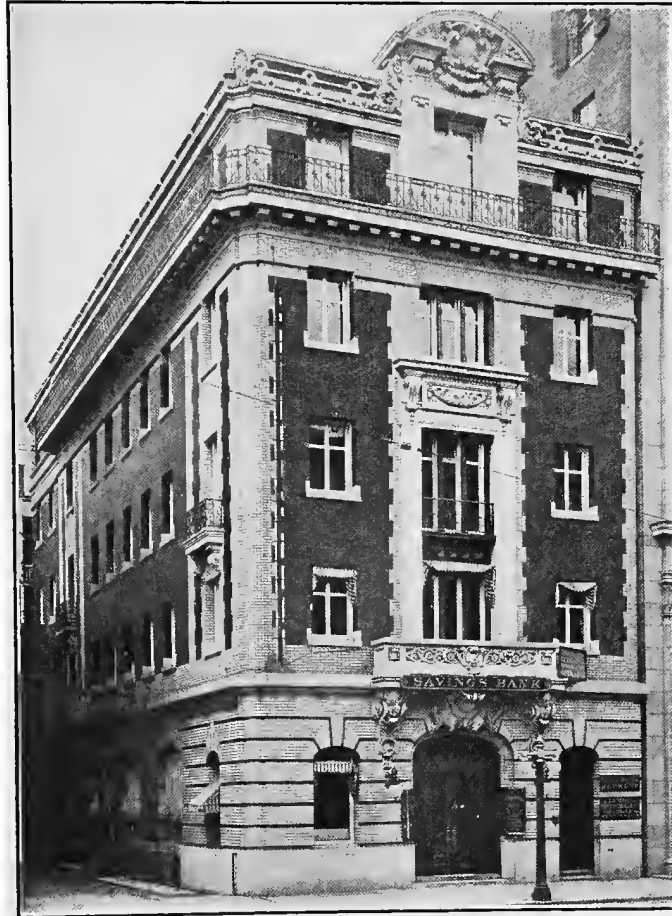
ASSETS
\$9,700,000

□□□□□□

□□□□□□

Established
1867

□□□□□□



OFFICERS

CHAS. W. GENNET
President

JOHN G. ORTON CHAS. M. STONE
Vice-Presidents

ASBURY C. DEYO, Treasurer

S. J. HIRSCHMANN, Secretary

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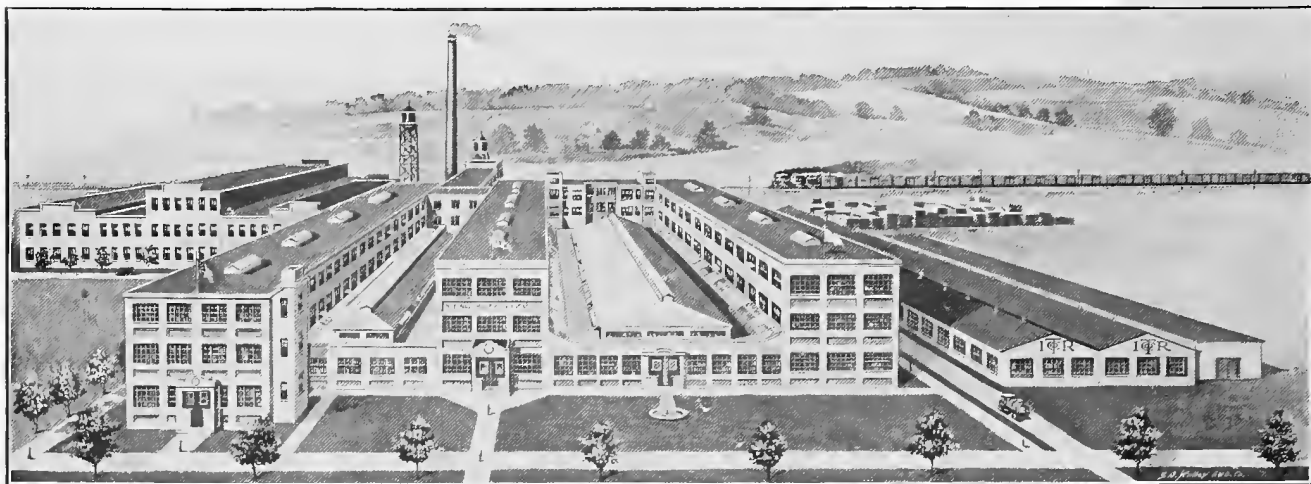
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DEPOSITS RECEIVED FROM
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INTERNATIONAL Time Recorders

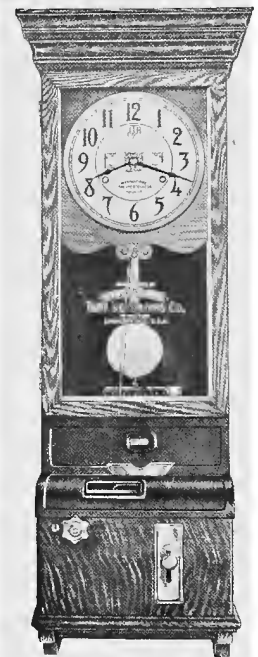
at Endicott, N. Y.

The International Time Recording Company is the oldest and largest manufacturer in the World of Time Recording Devices---both electrically and spring driven.

International Time Recorders

are manufactured in more than 260 electrically and spring driven models, designed to meet the specific requirements of any size and kind of business.

They produce an accurate printed record of the working time of each employee



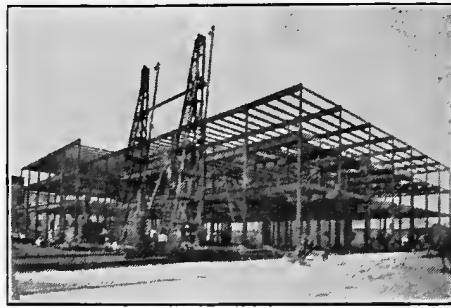
1116 Card Recorder

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General Offices: 50 Broad St., New York, N. Y.

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MOORE & MERRILL CONSTRUCTION CO.

Some Completed Work

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Felters Company
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J. N. Benedict Co., Inc.
A. S. Beers Ice Cream Co.
City National Bank, Susquehanna, Pa.

Mr. F. H. Cuykendall

Fair Store

Belford Harris

Mr. Harold L. Hart

Mr. Geo. W. Johnson

Mr. Jas. W. Johnson

Hess & Clark Candy Co.

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S. S. Kresgee Co.

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Mr. C. W. Kelsey

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Mr. M. S. Vail

Mr. Geo. A. Reynolds, Jr.

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STORE FRONTS

Mr. L. E. Bloomberg

Mr. Morris Resnick

Mr. S. J. Vosbury

Mr. R. W. Whipple

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Vail-Ballou
Waters-Weisman Co.
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124 Oak Street

Binghamton, N. Y.



JAMESON-BOYCE COMPANY
WHOLESALE GROCERS

69 FAYETTE STREET

BINGHAMTON, N. Y.

Our Special Feature

JAM-BOY CANNED GOODS

THEY CARRY THE GARDEN FLAVOR

Money Earns Most in Real Estate

Putting your money into REALTY is
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*It Will Grow in Value while you are Enjoying It, as Binghamton
Real Estate is Constantly Increasing in Value.*

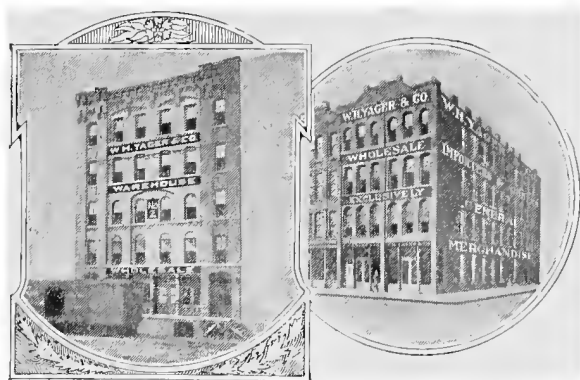
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SURETY BONDS

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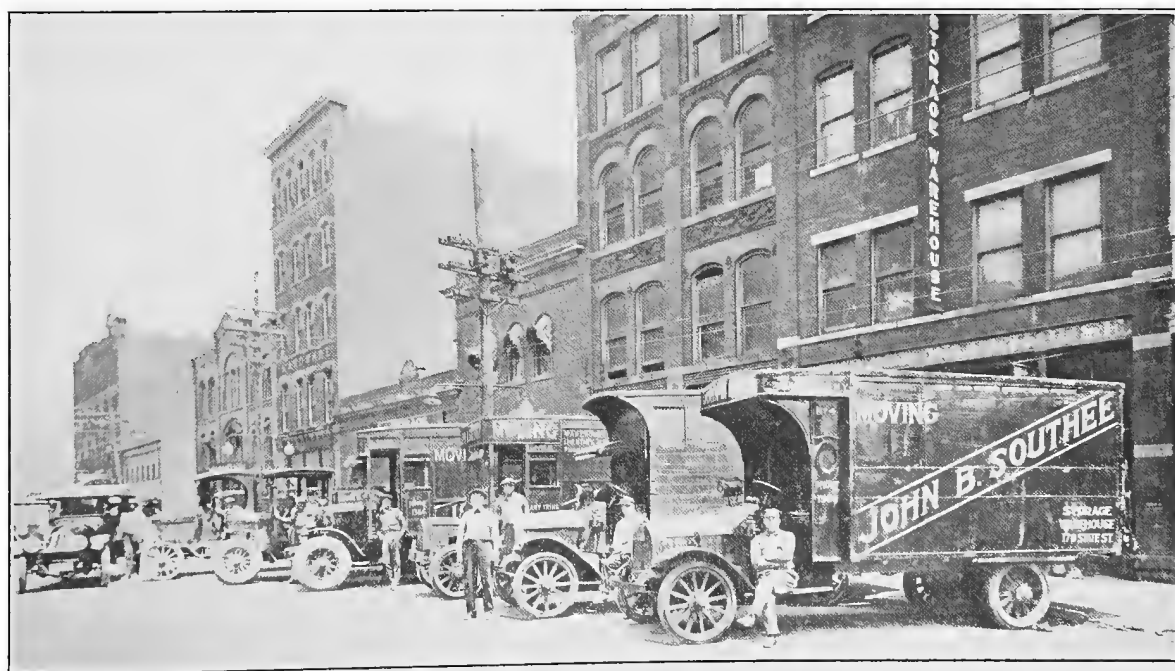
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We Specialize on Sub-Divisions and Factory Sites.

WHY BINGHAMTON, N. Y.?

WITHIN a radius of three hundred miles of Binghamton live over one-quarter of the population of the United States. Within this radius are also situated the larger cities of Canada. Therefore, Binghamton is the ideal location for your Home, Office, Factory and Storehouse.

Binghamton is also at the very gate of the great Pennsylvania coal fields, which assures you an inexhaustible supply of coal within easy reach.

We are also within five hours' ride from New York, the largest city in the world.

WHERE
EVERYBODY
STOPS
AND
SHOPS

Fowler's

OVER
THREE ACRES
OF
FLOOR
SPACE

"50 SPECIALTY STORES IN ONE"



Some of Our Feature Attractions:

THE MILLINERY SALON

Largest and finest in the Southern Tier.

WOMEN'S APPAREL SECTION

Where Quality and Moderate Price meet.

THE BASEMENT SALESROOM

The lower-price "Store Within a Store."

THE MEN'S CLOTHES SHOP

Ready-to-wear Clothing and Custom Tailoring.

THE TEA ROOM

Daily club luncheon and a la carte service.

THE MUSIC ROOM

Pianos and Phonographs, world-renowned makes.

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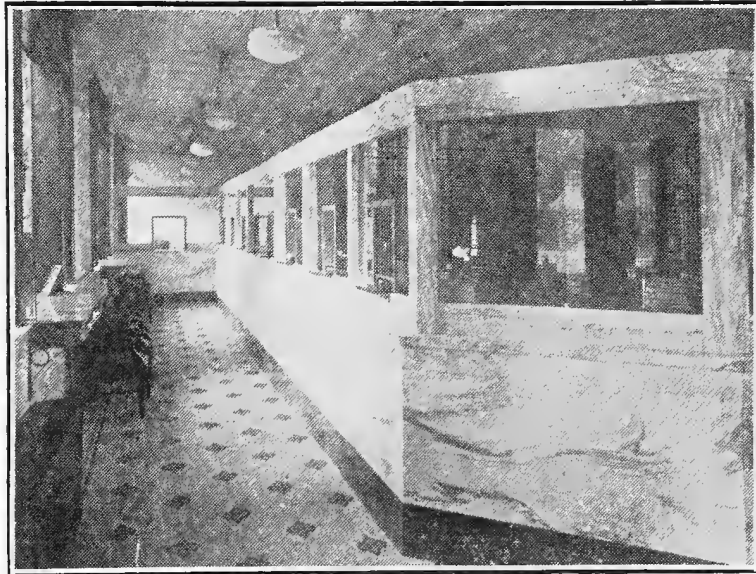
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Binghamton's Representative Department Store

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Every Banking Convenience

Is Offered the People of Binghamton and Vicinity

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3½ Per Cent Interest Paid on Time Deposits

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STEAMSHIP TICKETS

Money forwarded to any part of the world at lowest rates.

This department open evenings until 8 o'clock.

The largest steamship agency between New York and Buffalo. We book your passage and take care of all details.

Open evenings until 8 o'clock.

INSURANCE IN ALL FORMS

Fire, Life, Automobile, Liability

Expert Advice and Service

REAL ESTATE DEPT.

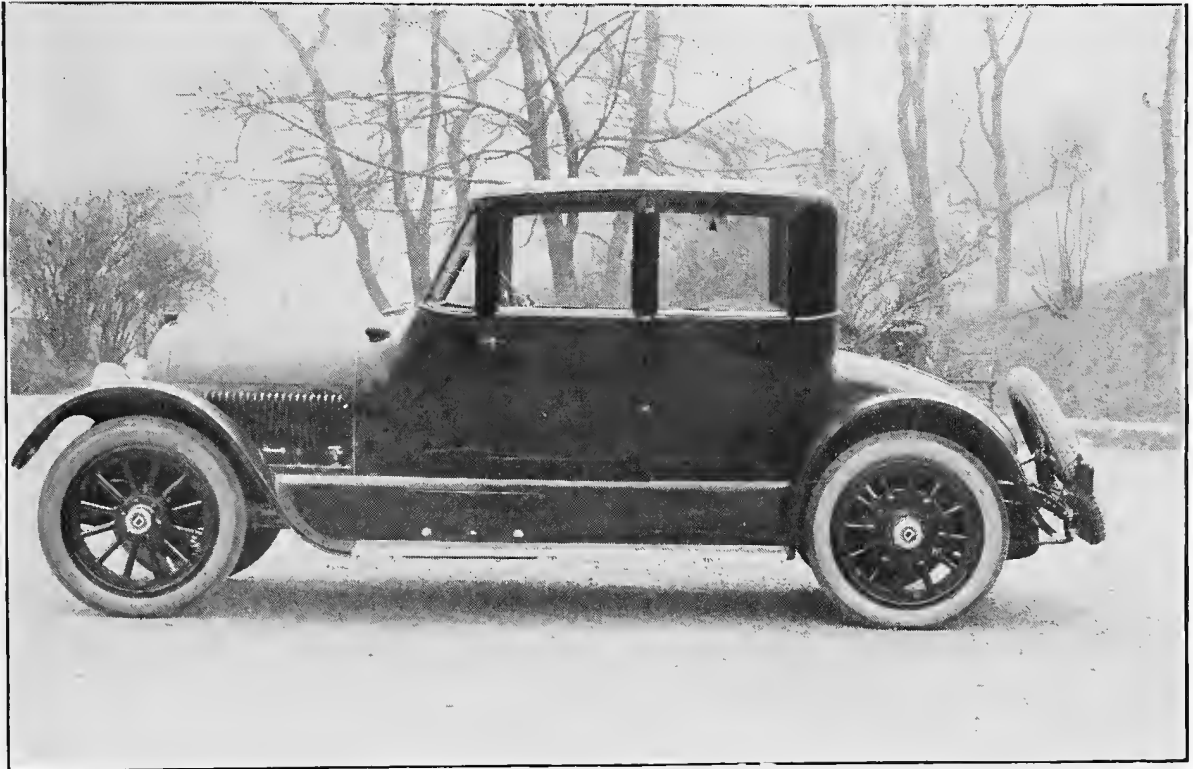
Well equipped to take care of SALES, RENTALS and the handling of all kinds of real estate.

SAFE DEPOSIT

Don't trust your bonds and valuable papers in the home. Protect them from fire and loss in our Safety Deposit vaults.

OPEN SATURDAY EVENINGS—6 TO 8:30

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Four Passenger Coupe

CUSTOM BUILT

One of the recent closed jobs which is giving 100% satisfaction to the owners everywhere

EQUIPPED WITH THE
DANIELS EIGHT MOTOR
DESIGNED AND BUILT BY THE
DANIELS MOTOR CO.
Reading, Pa.

Willard B. Robinson

D E A L E R

TELEPHONE 1089-J

26 Hawley Street, Binghamton, New York



“Service” is Our Motto

Special attention to the needs of our patrons has built up for us a reputation among the largest jobbers and the trade in general

We carry one of the largest
 stocks in the state of *Mill Supplies*

Steam Supplies

Power Transmission

We handle only the best and most reliable materials and pride ourselves on giving full value.

ELLIS W. MORSE CO.

81 STATE STREET, BINGHAMTON, NEW YORK

THE *People's* STORE

46 Court Street

"The Store Beautiful"



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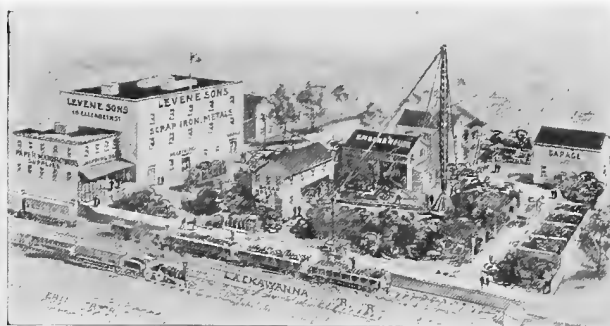
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The Nitke Leather Goods Co.

44 Commercial Ave., Binghamton, N. Y.

Main Office:
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LEVELE'S SONS

SCRAP IRON YARD

Largest and Oldest Dealers in Southern Tier

Highest market price paid for Scrap Iron, Metals,
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Old Plants Bought and Sold.

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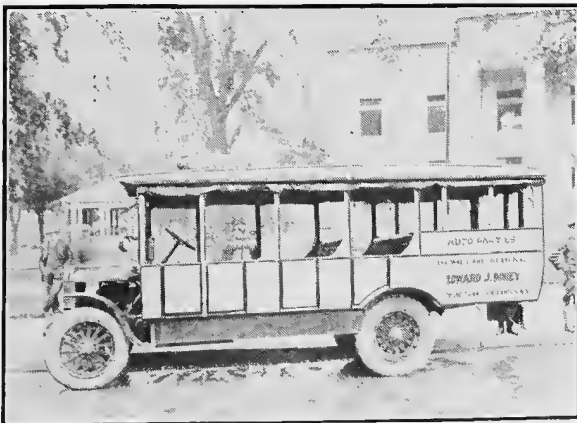
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Any Time
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MEN! WOMEN! Buy Clothes The Menter Way

OPEN A CHARGE
ACCOUNT AND
PAY AS YOU WEAR

A Small Payment Down and a Little
Each Week Will Keep You Well Dressed

MENTER

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The Acorn

View of the Achilles Rubber & Tire Co. plant in 1918. Location is on the main lines of the Erie and D. L. & W. Railroads at Floral Avenue.

GREAT OAKS From Little Acorns Grow

Not so many years ago the Achilles Rubber & Tire Company, Inc. was founded in Binghamton. It started in a small way and has passed through many and various vicissitudes.

Today, under the personal management of executives with Vision and Faith, it is operating upon a sound and profitable basis.

Three years ago the founders of the Achilles Rubber & Tire Co. were happy to turn out a few Tires a week. Today the capacity of the combined plants is 150 Tires and Tubes a day with a demand far in excess of its capacity.

Expansion is being accomplished safely, sanely and conservatively and a good healthy market is being developed for this Binghamton product.

There are certain attributes of character always discernible in men who invest their money in local enterprises.

The most striking of these is---FAITH.

They have Faith in the Industry, Faith in their City, and Faith in themselves. They believe with all their

hearts in the ideal of serving others intelligently. They constitute the backbone of their community.

Behind every outstanding success among nations, men, and in business, there lies an outstanding idea. If that idea embodies the ideal of intelligently serving others, no human force can stop its progress, because all men naturally rally to its support.

One simple, honest idea, earnestly adhered to by a group of men, who have learned the joy and profit that lies in intelligent service, is more powerful than many brilliant ideas carelessly applied.

Such an outstanding idea acquires strength as it grows and being founded upon the ideal of Service it can never be assailed.

With the ideal of such Service constantly before them, the men who are guiding the destinies of the Achilles Rubber & Tire Company are bound to succeed. Those who have had faith to support such ideal must surely profit as a consequence.

The Achilles Rubber and Tire Co.

(INCORPORATED)

A Binghamton Enterprise

Financed by Binghamton capital and doing its share toward the support and advancement of Binghamton and Broome County.

You are invited to investigate this enterprise with a view to investing in its preferred stock.

Automobiles must have tires. All of them. That assures a permanent and ever-increasing market.

There is no question but that there are good tires on the market. But there is a question—and a serious one, too—as to there being enough good tires to supply the demand.

The Achilles Rubber & Tire Company makes good tires. The company is managed by tire experts—practical rubber tire manufacturers, exporters and sales experts. Above all they are tried men, men whose characters are unimpeachable and whose abilities are undenied.

The time to make an investment is not when a concern is showing 25 or 30 per cent. dividends; it is then too late. The ground floor is already occupied. Make your investment while the company is in the "Acorn" stage—and grow with it.

To every man and woman of Binghamton and vicinity whose confidence and good will we enjoy, we owe an obligation—to safeguard their faith.

To every person whose good fortune depends upon our good faith we are gravely responsible. We will bend every effort to be worthy of the faith and confidence you place in us.

NOTE:—A POST CARD OR PHONE REQUEST (3159) WILL BRING FULL INFORMATION. HUGH J. WOLFE, FISCAL MGR.

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Edward M. Tierney Clarence L. Weaver Anthony S. Ambrose

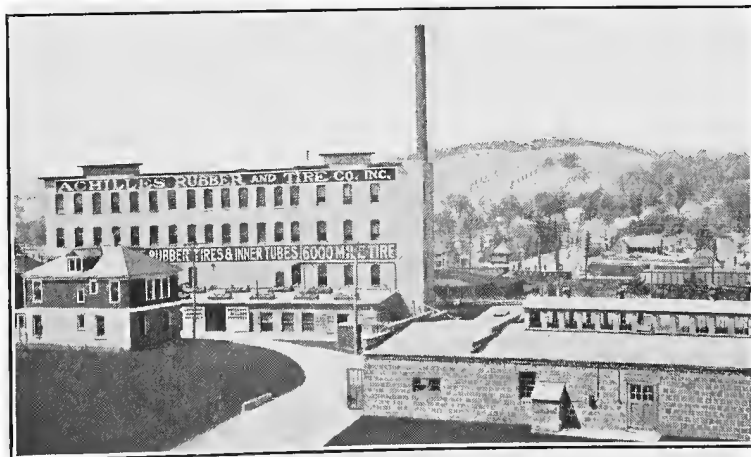
W. E. Wilson

Conrad C. Klee

John J. Vavra

The Oak

Partial view of the Achilles Rubber & Tire Co. plant in 1920. Some of the new buildings are not shown in this photograph.





PRACTICAL BIBLE TRAINING SCHOOL, Inc.,

Bible School Park, New York (Suburb of Binghamton)

To young men and women over 18 years of age we offer a thorough training for practical Christian service, as well as an ordinary education.

Splendid faculty of specialists gives each student personal attention.

Special lectures throughout the year by Preachers and Lecturers of note.

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Tuition entirely free; rate for board and room very low; an opportunity for worthy young people to work their way; several free scholarships.

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ESTABLISHED 1866

INCORPORATED 1905

CUTLER ICE COMPANY

Harvesters and Distributors

CERTIFIED NATURAL ICE

227 Water Street, Binghamton, New York

Niagara Metal Weather Strips

NO MATERIALS TO WEAR OUT
NO ACTION TO GIVE OUT

Showing "peace" equipment as applied to double hung window.
THE VALUE OF WOOD REINFORCEMENT—STRENGTH.

Zinc (from which all weather strips for all double hung windows are made) is a soft easily bent metal. If not reinforced, the strength of this soft, easily bent metal is all that prevents collapse.

The strip is applied to top, bottom, sides and across the meeting rail.

For casement windows and doors the strip consists of bronze and brass.

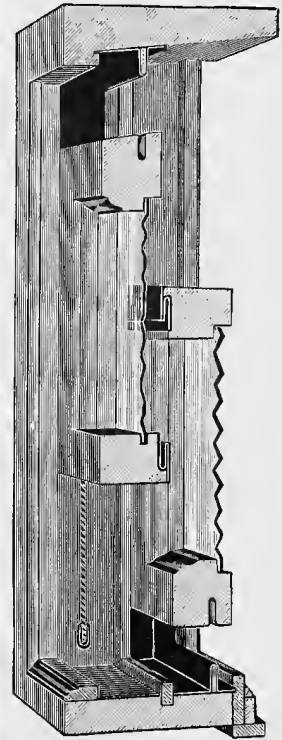
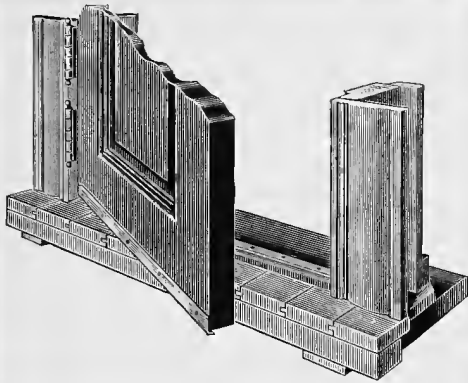
Doors and windows equipped with these weather strips work easily at all times. They serve a valuable purpose the year through in summer by keeping out dust and smoke and in winter by keeping out the wind and storms.

As they are non-rusting they become a permanent fixture and will last as long as the building itself.

GARRETT & CO.

104 North Broad Street

Johnson City, N. Y.



The Sharp Rotary Ash Receiver

"Keeps Ashes Where They Belong"

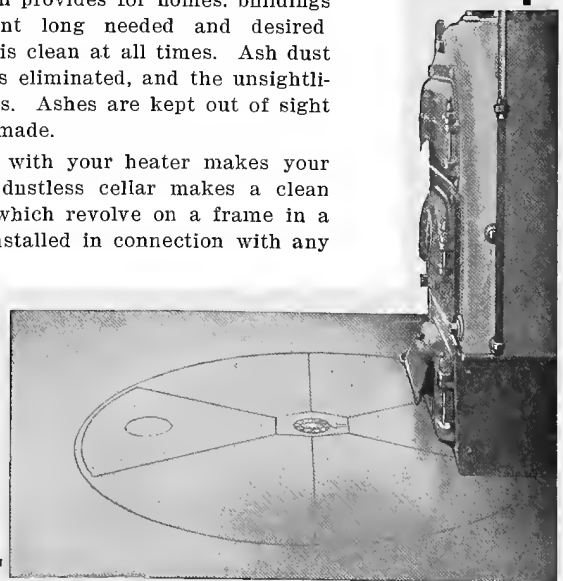
THIS device manufactured in Binghamton provides for homes, buildings and apartments an improvement long needed and desired. It is a servant in the cellar. The basement is clean at all times. Ash dust is a thing of the past. Daily shovelling of ashes is eliminated, and the unsightliness and uncleanness of dirty ash cans disappears. Ashes are kept out of sight for days and days until final disposition of them is made.

The installation of a Sharp Rotary Receiver with your heater makes your cellar clean, dustless and sanitary, and a clean dustless cellar makes a clean house. The Receiver is composed of eight cans which revolve on a frame in a circular pit beneath the cellar surface. Can be installed in connection with any size or style of heater.

This modern convenience is being specified by architects all over the country for homes, apartments, hotels and office buildings.

The Sharp Rotary Ash Receiver Co., Inc.

Phelps Building, Binghamton N. Y.



NURSERY GARDENS

UNADILLA, NEW YORK

With headquarters at 1011 Press Bldg., the only Nursery in this part of New York State, where a complete line of hardy EVERGREENS, TREES, SHRUBS, ROSES and other hardy plants can be secured fresh dug and delivered promptly to your planting location. We started only a few years ago with but a small box of stock from France. We have added to this planting from year to year, until today we can offer you the finest stock to be found anywhere in the state.

Nearly everyone understands, that with the use of but a few trees and shrubs properly planted, that the effect will prove magic for the vacant plat. We have a large patronage in Landscape Architecture, under the expert direction of C. A. Jackson, Landscape Engineer, offering practical beautifying of your home, city and state.

We do not sell out of a box, we are practical growers of ornamental goods that grow and please our clientele. We have had no other business for 10 years. We are ready at all time to give our attention to your planting problems, giving you the benefit of our scientific study, and experience with this line.

When it comes to the purchase of this class of goods, the reliability and nearness of our gardens should be taken into consideration, and we advise all purchasers of such goods to consider very carefully before signing orders for nursery stock.

You cannot afford to have bare and ugly grounds. Have your name placed on our waiting list at once. We will take care of you at the earliest possible moment.

C. A. JACKSON

Landscape Engineer

Phone 2893-R

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Where are you going to locate?

If you are going to buy a business or property of any kind first get in touch with us.



Who are we?

We are one of the most hustling and up-to-date Real Estate Agencies in the east, and our reliability is unquestioned.

Our location for farms and city property and also for speculative propositions is one of the best in America. We are in the heart of the largest shoe factory cities in the world, and we are therefore in a position to advise you on the best money making properties and business propositions in the market. We guarantee every proposition as represented. Write us your wants.

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Investments
Loans

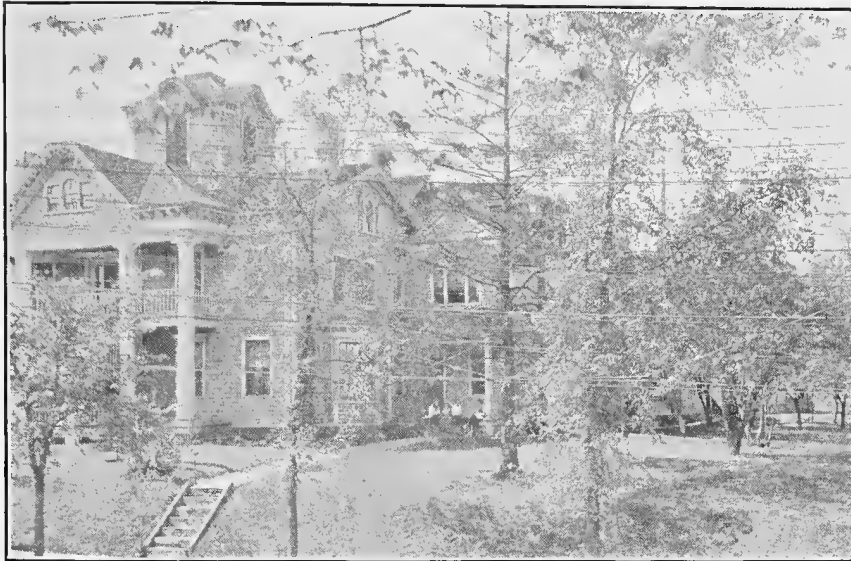
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Endicott, N. Y.

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Fire Insurance
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BINGHAMTON, N. Y.

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College Preparatory
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Advanced studies for High
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Superior Advantages in
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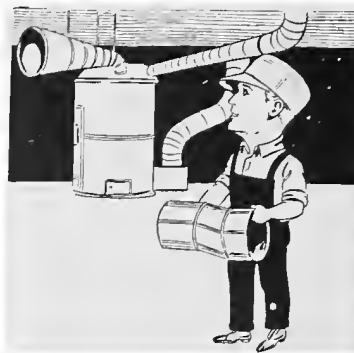
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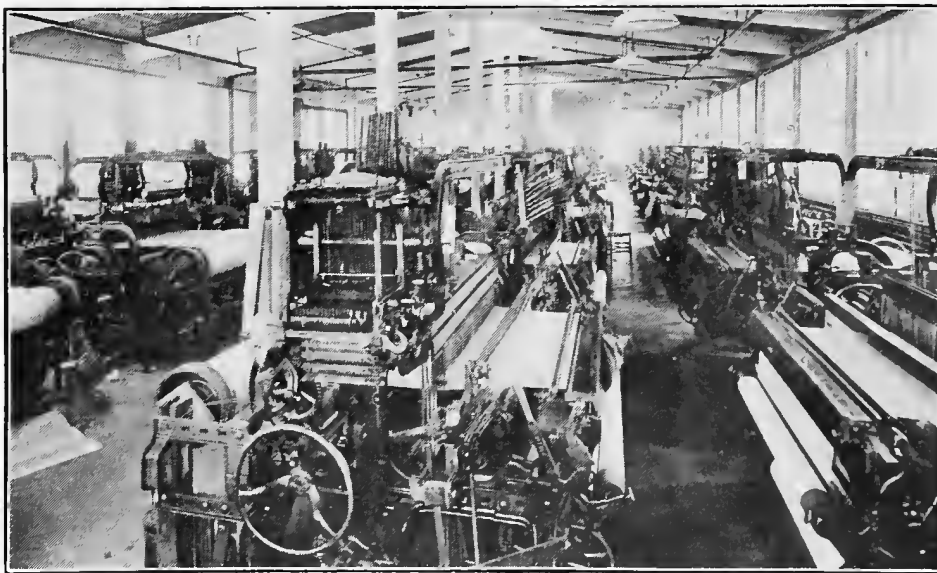
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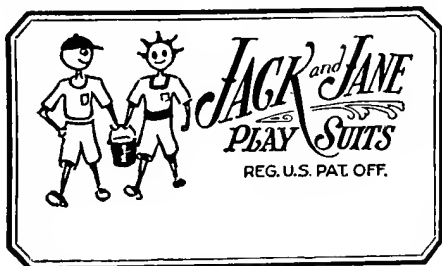
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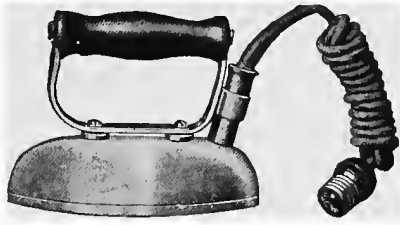
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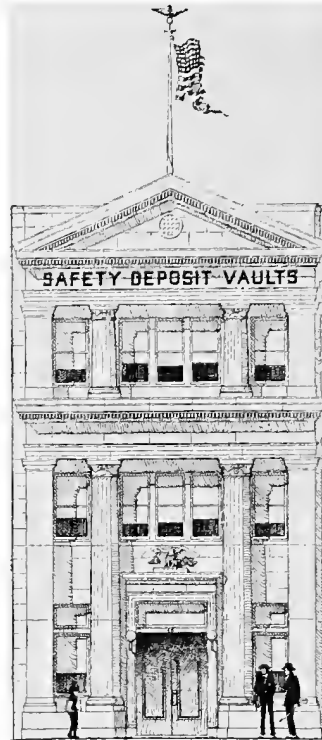
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Addenda

This classification was inadvertently left out of its proper place, which explains its final position.

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Ambrozaitis, K. Rev., 75 Glenwood Ave.
Anderson, W. C., 75 Sherman Place

Bancroft, Emory, 5 Burton Ave.
Benninger, James, 126 Court St.
Burke, A. R., 438 Chenango St.
Burns, James, 9 Leroy St.
Bonner, D. F., Monroe & Grant Ave., Endicott.
Borisoff, N., 200 Hill Ave., Endicott.

Chollar, H. M., 117 Main St.
Church, F. W., 220 Clinton St.
Chauncey, F. O., 55 Bigelow St.
Cornell, F. D., 98 Conklin Ave.
Comerford, A. J., 280 Chenango St.
Canfield, J. F., 116 Clinton St.
Coleman, Benj. A., 73-75 Washington.
Cunningham, Edwin, 64 Exchange St.
Crockett, H. L., McKinley Ave., Endicott.

Darling, F. N., 251 Conklin Ave.
Deweese, Theodore J., 191 Washington St.
Dolaway, E. S., Union.
Dzialuk, Michael, Prospect St.
Dwyer, A. M., Main & Lester Aves., Johnson City.

Ford, L. E., Baldwin St., Johnson City.

Geckle, H. C., 203 Oak St.
Gallagher, L. V., 280 Chenango St.
Galbreath, R. C., Main & Liberty Sts., Union.

Halliday, James F., 113 Front St.

Imhoff, F. C., 80 Front St.

Jones, T. R., 4 Second St., Johnson City.

Luke, J. C., 252 Robinson St.
Lonzo, George A., 151 Susquehanna St.
Lawrence, John J., 42 Chenango St.

Martin, E. A., 260 Clinton St.
Merrill, G. R., 547 Chenango St.
Melich, E. J., 194 Court St.
Macchiaverna, R., Odell Ave., Endicott.
Martincek, Jos., 116 Clinton St.
Moore, W. L., 255 Grand Ave., Johnson City.

Morrison, T. M., Main & Floral, Johnson City.

Munson, G. L., 6 Virginia Ave., Endicott.

McCormick, A. B., 78 Main St.
McLoughlin, J. J., 9 Leroy St.
McPeale, J. P., Washington Ave., Endicott.
MacAlpine, W., Main & Baldwin, Johnson City.

Nash, Talithia, 36 Main St.

Oswald, J. C., 71 Pennsylvania Ave.

Fease, H. M., 466 Chenango St.
Parker, T. V., 100 Chenango St.
Pankuch, George, 260 Clinton St.
Perkins, Fred, 34 Broad Ave.
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Penzenik, T. V., 116 Clinton St.
Pierce, R., Broad and Jefferson Ave., Endicott.
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Ritchie, C. A., 72 Main St.
Rines, H. J., 219 Oak St.
Russell, James E., 320 Chenango St.

Staunton, Henry C., 72 Conklin Ave.
Streletsky, A. S., 12 Water St.
Shaw, D. S., 83 Main St.
Smith, Bernard, 194 Court St.
Sanford, L. E., Madison & Broad, Endicott.

Tanner, W. E., 44 Main St.
Thegze, George, 231 Clinton St.

Viehe, F. D., 12 Corbett St.
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Watrous, W. W., Union.
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